State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Filing at a Glance

Company: Continental General Insurance Company

Product Name: Long Term Care

State: Virginia

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate

Date Submitted: 10/24/2022

SERFF Tr Num: GLTC-133439084
SERFF Status: Closed-Approved
State Tr Num: GLTC-133439084

State Status: Approved

Co Tr Num: LTC2 RATE INCREASE FILING 2022

Effective On Approval

Date Requested:

Author(s): Beth Lovaas, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Madison Nahrup, David

Weizeorick, Jacob Allensworth, Kyle Diaz, Miranda Rader, Faiz Ahmad

Reviewer(s): Greg Smith (primary), Bill Dismore

Disposition Date: 08/24/2023
Disposition Status: Approved

Effective Date:

2022

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

General Information

Project Name: KIC LTC2 Rate Increase Filing Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments: Texas is the state of domicile.

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Market Type:

Overall Rate Impact: 75% Filing Status Changed: 08/24/2023

State Status Changed: 08/24/2023

Deemer Date: 09/23/2023 Created By: David Weizeorick

Submitted By: David Weizeorick Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

This rate increase filing is a follow up, refile, to the filing GLTC-133093925, which was withdrawn on 10/13/2022.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Company and Contact

Filing Contact Information

Madison Nahrup, Assistant Vice President, Madison.Nahrup@continental-ins.com

Pricing

11001 Lakeline Blvd. Suite 120 512-969-2837 [Phone]

Austin, TX 78720

Filing Company Information

Continental General Insurance CoCode: 71404 State of Domicile: Texas

Company Group Code: Company Type: Life & Health

11001 Lakeline Blvd Group Name: State ID Number:

Suite 120 FEIN Number: 47-0463747

Austin, TX 78717

(866) 830-0607 ext. [Phone]

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Filing Fees

State Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Greg Smith	08/24/2023	08/24/2023

Objection Letters and Response Letters

Objection Letters Response Letters

Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Info has been requested from company	Greg Smith	08/23/2023	08/23/2023	David Weizeorick	08/23/2023	08/23/2023
Info has been requested from company	Bill Dismore	03/31/2023	03/31/2023	Jacob Allensworth	05/19/2023	05/19/2023
Info has been requested from company	Bill Dismore	02/08/2023	02/08/2023	David Weizeorick	02/21/2023	02/21/2023
Info has been requested from company	Bill Dismore	11/18/2022	11/18/2022	David Weizeorick	11/21/2022	11/21/2022
Info has been requested from company	Bill Dismore	11/09/2022	11/09/2022	David Weizeorick	11/17/2022	11/17/2022
Info has been requested from company	Bill Dismore	10/25/2022	10/25/2022	Jacob Allensworth	11/08/2022	11/08/2022

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	L&H Actuarial Memorandum	David Weizeorick	11/08/2022	11/08/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Bill Dismore	03/02/2023	

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Disposition

Disposition Date: 08/24/2023

Effective Date: Status: Approved

Comment:

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Continental General Insurance Company	75.000%	75.000%	\$1,053,075	485	\$1,404,100	75.000%	75.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	VA - Proposed KIC LTC2 TQ Rate Sheets	Approved	Yes
Rate	VA - Proposed KIC LTC2 NTQ Rate Sheets	Approved	Yes
Supporting Document	Certification of Compliance/Readability		No
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Approved Policy Forms	Received & Acknowledged	Yes
Supporting Document	Current Rate Sheets	Received & Acknowledged	Yes
Supporting Document (revised)	Response to Objection Dated 10/25/2022	Received & Acknowledged	Yes
Supporting Document	Rate Increase Notification Letter	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 11/09/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 11/18/2022	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 2/08/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 3/31/2023	Received & Acknowledged	Yes
Supporting Document	Response to Objection Dated 8/23/2023	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Response to Objection Dated 10/25/2022	Withdrawn	No

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 08/23/2023
Submitted Date 08/23/2023
Respond By Date 08/25/2023

Dear Madison Nahrup,

Introduction:

Please respond to the inquiry below.

Objection 1

Comments: The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

Conclusion:

Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Greg Smith

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 03/31/2023 Submitted Date 03/31/2023 Respond By Date 05/19/2023

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- VA Proposed KIC LTC2 TQ Rate Sheets, [80650 1/97 (VA)] (Rate)
- VA Proposed KIC LTC2 NTQ Rate Sheets, [80880 (NTQ) 1/98 (VA)] (Rate)
- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: After review of the Companys rate increase request, the VA BOI recommends the following rate increase. 75% for policies with no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary compared the present value of expected future loss under three scenarios: (1) original assumptions; (2) current assumptions and current premiums; and (3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase is less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (VA).

In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Sincerely, Bill Dismore

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 02/08/2023
Submitted Date 02/08/2023
Respond By Date 02/22/2023

Dear Madison Nahrup,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Rate Increase Notification Letter (Supporting Document)

Comments: Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date:" above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,

Bill Dismore

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 11/18/2022
Submitted Date 11/18/2022
Respond By Date 12/02/2022

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date." above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely, Bill Dismore

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 11/09/2022
Submitted Date 11/09/2022
Respond By Date 11/23/2022

Dear Madison Nahrup,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Response to Objection Dated 10/25/2022 (Supporting Document)

Comments: The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within the "Respond by date". After this date, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bill Dismore

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Objection Letter

Objection Letter Status Info has been requested from company

Objection Letter Date 10/25/2022 Submitted Date 10/25/2022 Respond By Date 11/09/2022

Dear Madison Nahrup,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms.

If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Rate/Rule Schedule

- 1) Appendix C appears to indicate 693 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.
- 2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Comments: In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 622 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit 1

- 1) Please provide the most recent cumulative approved rate increases for each state in Excel.
- 2) Please provide the nationwide average cumulative approved rate increases.
- 3) Please add a column to the Exhibit listing pending rate increases filed in each state.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: You provided the average issue age. Please provide the average attained age for the Virginia block.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

Please respond by the "Respond By Date." above. If an extension is required, you must submit your request prior to that date. An extension may be requested for up to 30 days. Failure to respond will result in the filing being closed.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Sincerely,

Bill Dismore

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/23/2023 Submitted Date 08/23/2023

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 8/23/2023" on the Supporting Documentation tab.

Related Objection 1

Comments: The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item: Response to Objection Dated 8/23/2023		
Comments:		
Attachment(s):	VA KIC LTC2 Objection 6 - Response.pdf	

Conclusion:

Sincerely,

David Weizeorick

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 05/19/2023 Submitted Date 05/19/2023

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 3/31/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- VA Proposed KIC LTC2 TQ Rate Sheets, [80650 1/97 (VA)] (Rate)
- VA Proposed KIC LTC2 NTQ Rate Sheets, [80880 (NTQ) 1/98 (VA)] (Rate)
- Long Term Care Insurance Rate Request Summary (Supporting Document)
- L&H Actuarial Memorandum (Supporting Document)

Comments: After review of the Companys rate increase request, the VA BOI recommends the following rate increase. 75% for policies with no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary compared the present value of expected future loss under three scenarios: (1) original assumptions; (2) current assumptions and current premiums; and (3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase is less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (VA).

In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf	
Previous Version		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf	

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf	
Previous Version		
Satisfied - Item:	Response to Objection Dated 10/25/2022	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf	

Satisfied - Item:	Response to Objection Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 5 - Response.pdf

Conclusion:

Sincerely,

Jacob Allensworth

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/21/2023 Submitted Date 02/21/2023

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 2/08/2023" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Rate Increase Notification Letter (Supporting Document)

Comments: Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item:	Response to Objection Dated 2/08/2023	
Comments:		
Attachment(s):	VA KIC LTC2 Objection 4 - Response.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf	

Conclusion:

Sincerely,

David Weizeorick

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/21/2022 Submitted Date 11/21/2022

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 11/18/2022" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes		
Satisfied - Item: Response to Objection Dated 11/18/2022		
Comments:		
Attachment(s):	VA KIC LTC2 Objection 3 - Response.pdf	

Conclusion:

Sincerely,

David Weizeorick

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/17/2022 Submitted Date 11/17/2022

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 11/09/2022" on the Supporting Documentation tab.

Related Objection 1

Applies To:

- Response to Objection Dated 10/25/2022 (Supporting Document)

Comments: The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Increase Notification Letter
Comments:	
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf

State: Virginia Filing Company: Continental General Insurance Company

VA KIC LTC2 Objection 2 - Response.pdf

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes		
Satisfied - Item:	Rate Increase Notification Letter	
Comments:		
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf	
Satisfied - Item:	Response to Objection Dated 11/09/2022	
Comments:		

Conclusion:

Attachment(s):

Sincerely,

David Weizeorick

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Response Letter

Response Letter Status Submitted to State

Response Letter Date 11/08/2022 Submitted Date 11/08/2022

Dear Greg Smith,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 1

Comments: Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms.

If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Response 2

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Comments: For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Response 3

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 3

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 2022.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Previous Version	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA KIC LTC2 Rate Request Summary Supplement - 2022.pdf

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Response 4

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Comments: Rate/Rule Schedule

- 1) Appendix C appears to indicate 693 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.
- 2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Response 5

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 622 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Virginia

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Filing Company:

Continental General Insurance Company

Response 6

State:

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit 1

- 1) Please provide the most recent cumulative approved rate increases for each state in Excel.
- 2) Please provide the nationwide average cumulative approved rate increases.
- 3) Please add a column to the Exhibit listing pending rate increases filed in each state.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule	Item Changes
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibit 1.xlsx VA KIC LTC2 Exhibits – revised 11.8.2022.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.pdf

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Sc	hedule Item Changes
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibit 1.xlsx VA KIC LTC2 Exhibits – revised 11.8.2022.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.pdf
Ostistical House	D + 011 / D + 140/05/0000

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf

Response 7

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Virginia

Supporting Document Schedule Item Changes			
Satisfied - Item: Response to Objection Dated 10/25/2022			
Comments:			
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf		

Filing Company:

Continental General Insurance Company

Response 8

State:

Comments:

Please find our response attached under the heading "Response to Objection Dated 10/25/2022" on the Supporting Documentation tab.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: You provided the average issue age. Please provide the average attained age for the Virginia block.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes			
Satisfied - Item: Response to Objection Dated 10/25/2022			
Comments:			
Attachment(s):	VA KIC LTC2 Objection 1 - Response.pdf		

Conclusion:

Sincerely,

Jacob Allensworth

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Amendment Letter

Submitted Date: 11/08/2022

Comments:

Please see the revised Exhibit 1 (in both pdf and excel versions), which has had some revisions and additional information added to better address the objection letter submitted 10/25/2022.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedule Item Changes					
Satisfied - Item:	L&H Actuarial Memorandum				
Comments:					
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibit 1.xlsx				
Previous Version					
Satisfied - Item:	L&H Actuarial Memorandum				
Comments:					
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibit 1.xlsx VA KIC LTC2 Exhibits – revised 11.8.2022.pdf				
Previous Version					
Satisfied - Item:	L&H Actuarial Memorandum				
Comments:					
Attachment(s):	Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf KIC LTC2 Exhibits 2022- VA.pdf				

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Reviewer Note

Created By:

Bill Dismore on 03/02/2023 08:15 AM

Last Edited By:

Bill Dismore

Submitted On:

06/16/2023 07:22 AM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary Part 1 – To Be Completed By Company

Company Name and NAIC Number:	Continental General Insurance Company, NAIC NO: 71404				
SERFF Tracking Number:	GLTC-133439084				
Revised Rates					
Average Annual Premium Per	Member:	5,066			
Average Requested Percentag	ge Rate Change Per Member:	75%			
Range of Requested Rate Cha	nges:	75%-75%			
Number of Virginia Policyhold	lers Affected:	485			

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
80650 1/97	LTC2 TQ	2/7/1998 - 12/4/2002	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
80880 1/98	LTC2 NTQ	4/12/1999 - 1/28/2003	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. (Rev. 06/19)

Key Information Used to Develop the Rates Including the Main Drivers

Throughout the years, experience for this product form has continued to develop unfavorably and has not aligned with the original assumptions. One effect of the worsening experience is a need to request a rate increase on this product. The main component driving this need is a significantly higher than anticipated claims volumes.

This requested rate increase is designed to help offset some of the expected increased costs due to higher anticipated claims, and to increase the Company's capability to pay current and anticipated future claims. Please note this rate increase request is not based on a policyholder's claims history or any other personal factor.

Continental General Insurance Company has filed the rate increase request with the Virginia Bureau of Insurance and has included the necessary information requested by the State to support the increase.

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 51.000%

Effective Date of Last Rate Revision: 11/20/2017

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: HUMA-129780509

Company Rate Information

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Continental General Insurance Company	75.000%	75.000%	\$1,053,075	485	\$1,404,100	75.000%	75.000%

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Rate/Rule Schedule

Item No.	Schedule Item Status	m Document Name (Separated with commas) Rate Action		Rate Action Information	Attachments	
1		VA - Proposed KIC LTC2 TQ Rate Sheets	80650 1/97 (VA)	Revised	Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 75	Proposed Rate Sheets KIC LTC2 TQ- VA.pdf,
2		VA - Proposed KIC LTC2 NTQ Rate Sheets	80880 (NTQ) 1/98 (VA)	Revised	Previous State Filing Number: HUMA-129780509 Percent Rate Change Request: 75	Proposed Rate Sheets KIC LTC2 NTQ- VA.pdf,

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRED)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	<u>!</u>						
16-39	78.45	39.25	98.07	49.05	119.84	59.94	16-39
40-54	118.84	59.43	148.56	74.31	181.56	90.83	40-54
55-59	161.16	80.61	201.43	100.73	246.19	123.10	55-59
60	184.87	92.79	231.11	115.99	282.45	141.75	60
61	208.78	104.83	260.96	131.04	318.97	160.16	61
62	232.68	116.88	290.87	146.13	355.50	178.59	62
63	258.28	129.08	322.86	161.35	394.59	197.23	63
64	283.20	141.73	354.03	177.14	432.67	216.51	64
65	308.49	154.18	385.63	192.75	471.31	235.59	65
66	333.41	167.13	416.75	208.93	509.37	255.33	66
67	358.98	179.59	448.74	224.51	548.45	274.40	67
68	403.13	201.71	503.90	252.12	615.90	308.16	68
69	447.55	223.83	559.44	279.76	683.76	341.92	69
70	492.01	245.89	614.99	307.34	751.68	375.66	70
71	536.43	268.00	670.53	334.99	819.54	409.41	71
72	580.95	290.41	726.20	362.99	887.58	443.64	72
73	687.42	334.62	859.25	418.29	1,050.21	511.26	73
74	793.87	376.44	992.34	470.61	1,212.86	575.17	74
75	900.36	415.17	1,125.43	518.95	1,375.52	634.27	75
76	1,007.13	451.05	1,258.88	563.82	1,538.65	689.10	76
77	1,113.56	484.23	1,391.99	605.26	1,701.30	739.76	77
78	1,281.11	557.20	1,601.37	696.48	1,957.24	851.31	78
79	1,459.41	634.71	1,824.27	793.36	2,229.66	969.69	79
80	1,634.19	710.24	2,042.71	887.78	2,496.66	1,085.05	80
81	1,816.82	789.83	2,271.03	987.30	2,775.66	1,206.70	81
82	2,008.55	872.94	2,510.69	1,091.16	3,068.63	1,333.64	82
83	2,208.48	960.35	2,760.63	1,200.47	3,374.07	1,467.20	83
84	2,417.12	1,051.28	3,021.38	1,314.06	3,692.82	1,606.08	84
NOTE:	Datos for ag	00 04 0	ro ovojloblo f	or inquirede	with Cuaran	tood Durchae	

NOTE: Rates for ages 80-84 are available for insureds with Guaranteed Purchase Option rider. This benefit period was issued through age 79 only.

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	<u> </u>	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ннс	AGE
16-39	51.17	22.30	63.96	27.90	78.19	34.06	16-39
40-54	77.51	33.81	96.90	42.23	118.41	51.64	40-54
55-59	105.11	45.82	131.37	57.30	160.55	70.00	55-59
60	126.56	55.16	158.22	68.99	193.38	84.30	60
61	148.05	64.24	185.08	80.31	226.19	98.16	61
62	169.56	73.59	211.91	92.00	259.02	112.44	62
63	195.09	84.63	243.88	105.81	298.03	129.33	63
64	220.36	95.99	275.42	120.00	336.63	146.67	64
65	245.89	107.01	307.37	133.79	375.66	163.50	65
66	271.43	118.06	339.29	147.61	414.68	180.39	66
67	296.98	129.13	371.21	161.39	453.72	197.28	67
68	340.81	148.17	426.00	185.24	520.70	226.40	68
69	384.65	167.23	480.81	209.06	587.67	255.48	69
70	428.51	186.31	535.62	232.89	654.64	284.64	70
71	472.62	205.36	590.75	256.71	722.07	313.76	71
72	516.48	224.46	645.56	280.56	789.04	342.93	72
73	611.08	265.56	763.86	331.98	933.63	405.76	73
74	705.72	307.04	882.18	383.78	1,078.18	469.05	74
75	800.35	348.16	1,000.48	435.23	1,222.76	531.93	75
76	895.32	389.31	1,119.11	486.64	1,367.82	594.76	76
77	989.92	430.47	1,237.43	538.06	1,512.40	657.62	77
78	1,138.87	495.32	1,423.57	619.19	1,739.94	756.77	78
79	1,297.36	564.25	1,621.71	705.30	1,982.10	862.02	79
80	1,452.75	631.38	1,815.91	789.20	2,219.46	964.60	80
81	1,615.09	702.14	2,018.85	877.70	2,467.48	1,072.72	81
82	1,785.54	775.99	2,231.92	969.99	2,727.92	1,185.57	82
83	1,963.29	853.74	2,454.10	1,067.19	2,999.43	1,304.31	83
84	2,148.72	934.54	2,685.92	1,168.16	3,282.79	1,427.77	84
NOTE:	Dates for age	00 04 0	ra availabla f	ar inquirada	with Cueron	tood Duraha	

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						·	
16-39	47.08	20.55	58.84	25.64	71.91	31.36	16-39
40-54	71.30	31.08	89.15	38.87	108.92	47.50	40-54
55-59	96.67	42.18	120.86	52.69	147.72	64.40	55-59
60	116.46	50.79	145.55	63.46	177.91	77.56	60
61	136.20	59.10	170.24	73.85	208.09	90.28	61
62	155.96	67.71	194.99	84.63	238.28	103.44	62
63	179.48	77.89	224.35	97.34	274.23	118.98	63
64	202.72	88.31	253.38	110.43	309.68	134.94	64
65	226.24	98.46	282.78	123.08	345.63	150.43	65
66	249.71	108.64	312.15	135.78	381.54	165.99	66
67	273.23	118.77	341.55	148.47	417.41	181.48	67
68	313.55	136.31	391.95	170.42	479.03	208.29	68
69	353.87	153.84	442.35	192.33	540.66	235.08	69
70	394.19	171.40	492.78	214.24	602.28	261.85	70
71	434.82	188.93	543.52	236.16	664.27	288.66	71
72	475.14	206.52	593.92	258.11	725.88	315.46	72
73	562.19	244.34	702.75	305.43	858.92	373.29	73
74	649.29	282.47	811.56	353.08	991.94	431.53	74
75	736.35	320.32	920.43	400.40	1,124.97	489.39	75
76	823.66	358.14	1,029.61	447.69	1,258.39	547.17	76
77	910.74	396.03	1,138.43	495.04	1,391.43	605.03	77
78	1,047.76	455.72	1,309.68	569.63	1,600.74	696.24	78
79	1,193.57	519.09	1,491.96	648.87	1,823.54	793.07	79
80	1,336.51	580.84	1,670.64	726.06	2,041.92	887.43	80
81	1,485.86	645.96	1,857.35	807.47	2,270.08	986.90	81
82	1,642.71	713.93	2,053.36	892.41	2,509.69	1,090.72	82
83	1,806.21	785.44	2,257.80	981.79	2,759.51	1,199.96	83
84	1,976.82	859.78	2,471.05	1,074.75	3,020.19	1,313.55	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED		STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
		-					-	
	16-39	40.22	17.54	50.28	21.91	61.44	26.78	16-39
	40-54	60.92	26.58	76.16	33.20	93.07	40.60	40-54
	55-59	82.60	36.02	103.25	45.03	126.21	55.04	55-59
	60	99.51	43.38	124.36	54.22	152.01	66.26	60
	61	116.36	50.51	145.44	63.11	177.78	77.16	61
	62	133.26	57.86	166.55	72.31	203.58	88.38	62
	63	153.34	66.54	191.64	83.16	234.26	101.64	63
	64	173.16	75.48	216.49	94.31	264.60	115.29	64
	65	193.27	84.12	241.59	105.18	295.28	128.52	65
	66	213.36	92.80	266.68	116.03	325.96	141.79	66
	67	233.42	101.47	291.78	126.84	356.62	155.02	67
	68	267.89	116.46	334.86	145.60	409.26	177.96	68
	69	302.33	131.44	377.93	164.31	461.90	200.83	69
	70	336.81	146.44	420.96	183.05	514.54	223.72	70
	71	371.49	161.40	464.35	201.78	567.54	246.63	71
	72	405.93	176.44	507.43	220.52	620.15	269.54	72
	73	480.31	208.76	600.39	260.94	733.83	318.92	73
	74	554.70	241.31	693.39	301.67	847.46	368.69	74
	75	629.09	273.67	786.36	342.09	961.08	418.09	75
	76	703.71	305.99	879.60	382.48	1,075.10	467.48	76
	77	778.07	338.31	972.62	422.92	1,188.72	516.90	77
	78	895.14	389.32	1,118.95	486.66	1,367.59	594.83	78
	79	1,019.73	443.49	1,274.67	554.37	1,557.92	677.55	79
	80	1,141.86	496.23	1,427.34	620.32	1,744.51	758.14	80
	81	1,269.47	551.88	1,586.87	689.87	1,939.49	843.15	81
	82	1,403.43	609.95	1,754.32	762.44	2,144.14	931.86	82
	83	1,543.15	671.04	1,928.94	838.78	2,357.60	1,025.20	83
	84	1,688.91	734.55	2,111.15	918.19	2,580.27	1,122.21	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

		PREFERRE	D I	STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	ННС	AGE
-		·!					<u>!</u>	
	16-39	135.31	67.71	169.14	84.63	206.75	103.43	16-39
	40-54	205.07	102.55	256.31	128.19	313.29	156.68	40-54
	55-59	285.43	142.77	356.79	178.47	436.08	218.10	55-59
	60	362.04	181.67	452.55	227.10	553.12	277.59	60
	61	379.24	190.38	474.04	238.00	579.37	290.87	61
	62	397.39	199.62	496.72	249.55	607.11	304.99	62
	63	423.87	211.86	529.81	264.81	647.57	323.63	63
	64	450.47	225.42	563.10	281.80	688.26	344.40	64
	65	478.19	239.02	597.75	298.76	730.57	365.17	65
	66	506.07	253.65	632.56	317.08	773.13	387.54	66
	67	535.05	267.68	668.82	334.60	817.43	408.96	67
	68	581.61	291.03	727.00	363.76	888.60	444.59	68
	69	629.49	314.79	786.85	393.51	961.73	480.94	69
	70	677.60	338.63	847.00	423.29	1,035.21	517.37	70
	71	725.88	362.65	907.38	453.32	1,109.03	554.07	71
	72	774.59	381.15	968.22	476.46	1,183.39	582.33	72
	73	883.75	433.84	1,104.71	542.31	1,350.18	662.83	73
	74	992.60	482.46	1,240.79	603.09	1,516.50	737.08	74
	75	1,101.47	528.03	1,376.83	660.03	1,682.80	806.73	75
	76	1,210.34	573.51	1,512.91	716.92	1,849.12	876.23	76
	77	1,319.54	615.11	1,649.43	768.90	2,015.97	939.75	77
	78	1,504.88	654.54	1,881.09	818.13	2,299.12	999.93	78
	79	1,690.54	735.23	2,113.16	919.03	2,582.77	1,123.29	79
	80	1,892.22	822.36	2,365.27	1,027.95	2,890.88	1,256.41	80
	81	2,104.94	915.09	2,631.18	1,143.87	3,215.91	1,398.09	81
	82	2,326.59	1,011.15	2,908.26	1,263.97	3,554.50	1,544.87	82
	83	2,557.84	1,112.27	3,197.27	1,390.32	3,907.80	1,699.32	83
	84	2,799.51	1,217.56	3,499.41	1,521.96	4,277.05	1,860.16	84
	NOTE:	Dates for a	300 00 01 or	o available f	or inquirede	with Cuaran	tood Durchae	20

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	88.27	38.52	110.32	48.11	134.84	58.80	16-39
40-54	133.74	58.29	167.16	72.87	204.33	89.08	40-54
55-59	186.15	81.18	232.72	101.47	284.43	124.02	55-59
60	247.87	108.06	309.84	135.07	378.72	165.10	60
61	268.92	116.66	336.12	145.83	410.87	178.20	61
62	289.52	125.67	361.92	157.12	442.35	192.03	62
63	320.15	138.90	400.17	173.65	489.09	212.22	63
64	350.49	152.71	438.10	190.89	535.48	233.29	64
65	381.15	165.92	476.46	207.38	582.33	253.47	65
66	412.00	179.22	514.99	224.00	629.44	273.81	66
67	442.61	192.43	553.26	240.54	676.24	293.97	67
68	491.73	213.80	614.65	267.23	751.26	326.64	68
69	541.03	235.24	676.31	294.07	826.56	359.40	69
70	590.14	256.59	737.70	320.71	901.60	392.00	70
71	639.57	277.92	799.45	347.38	977.13	424.60	71
72	688.57	294.61	860.72	368.25	1,051.98	450.12	72
73	785.63	344.33	982.07	430.41	1,200.29	526.05	73
74	882.40	393.45	1,103.03	491.84	1,348.13	601.11	74
75	979.16	442.86	1,223.99	553.56	1,495.97	676.59	75
76	1,075.94	495.04	1,344.95	618.78	1,643.81	756.28	76
77	1,173.03	546.81	1,466.26	683.53	1,792.12	835.40	77
78	1,337.79	581.84	1,672.23	727.32	2,043.84	888.93	78
79	1,502.83	653.59	1,878.54	816.99	2,296.00	998.55	79
80	1,682.12	731.08	2,102.64	913.82	2,569.89	1,116.90	80
81	1,871.22	813.51	2,339.02	1,016.86	2,858.82	1,242.87	81
82	2,068.29	898.91	2,585.35	1,123.62	3,159.85	1,373.33	82
83	2,273.85	988.79	2,842.28	1,235.97	3,473.91	1,510.62	83
84	2,488.69	1,082.38	3,110.85	1,352.96	3,802.14	1,653.63	84
NOTE:	Datas for a	aaa 00 01 a	ra available f	ar inquirada	with Cuaran	tood Durobo	

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	81.18	35.40	101.52	44.24	124.04	54.09	16-39
40-54	123.04	53.64	153.79	67.03	187.95	81.94	40-54
55-59	171.26	74.66	214.08	93.35	261.64	114.07	55-59
60	228.04	99.42	285.06	124.29	348.39	151.92	60
61	247.40	107.31	309.24	134.17	377.97	163.98	61
62	266.39	115.62	332.97	144.52	406.96	176.63	62
63	294.54	127.80	368.15	159.72	449.96	195.27	63
64	322.46	140.49	403.08	175.60	492.64	214.64	64
65	350.67	152.65	438.31	190.79	535.71	233.19	65
66	379.05	164.87	473.80	206.10	579.06	251.90	66
67	407.19	177.03	509.01	221.31	622.14	270.45	67
68	452.38	196.68	565.50	245.84	691.15	300.49	68
69	497.74	216.42	622.16	270.52	760.43	330.66	69
70	542.94	236.04	678.65	295.07	829.48	360.64	70
71	588.40	255.69	735.51	319.60	898.92	390.64	71
72	633.48	271.04	791.84	338.80	967.86	414.09	72
73	722.79	316.79	903.46	395.97	1,104.27	483.96	73
74	811.83	361.97	1,014.76	452.48	1,240.28	553.02	74
75	900.87	407.40	1,126.04	509.27	1,376.31	622.44	75
76	989.85	455.40	1,237.32	569.29	1,512.30	695.80	76
77	1,079.17	503.06	1,348.97	628.83	1,648.75	768.57	77
78	1,230.78	535.29	1,538.48	669.10	1,880.36	817.83	78
79	1,382.61	601.32	1,728.27	751.63	2,112.30	918.66	79
80	1,547.56	672.56	1,934.42	840.72	2,364.30	1,027.55	80
81	1,721.55	748.44	2,151.91	935.53	2,630.11	1,143.45	81
82	1,902.81	827.00	2,378.50	1,033.74	2,907.07	1,263.47	82
83	2,091.93	909.69	2,614.92	1,137.08	3,195.99	1,389.76	83
84	2,289.56	995.79	2,861.99	1,244.76	3,497.97	1,521.35	84
NOTE:	Rates for ane	c 80_84 a	re available f	or incurade	with Guaran	tood Purchae	20

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums

Long Term Nursing Home Care, Ten-Year Pay

Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	69.34	30.24	86.73	37.80	105.96	46.24	16-39
40-54	105.11	45.82	131.43	57.30	160.62	70.02	40-54
55-59	146.34	63.81	182.89	79.73	223.55	97.48	55-59
60	194.81	84.95	243.53	106.17	297.66	129.76	60
61	211.38	91.68	264.20	114.63	322.95	140.07	61
62	227.57	98.79	284.46	123.48	347.69	150.92	62
63	251.62	109.20	314.55	136.48	384.42	166.83	63
64	275.49	120.02	344.37	150.03	420.88	183.35	64
65	299.58	130.41	374.47	163.00	457.70	199.20	65
66	323.84	140.84	404.78	176.07	494.73	215.22	66
67	347.88	151.24	434.89	189.07	531.51	231.07	67
68	386.51	168.04	483.12	210.04	590.49	256.71	68
69	425.25	184.91	531.55	231.12	649.71	282.47	69
70	463.86	201.67	579.81	252.11	708.66	308.11	70
71	502.71	218.44	628.39	273.07	767.99	333.76	71
72	541.24	231.56	676.53	289.47	826.86	353.76	72
73	617.51	270.66	771.89	338.29	943.43	413.49	73
74	693.56	309.24	866.95	386.58	1,059.63	472.48	74
75	769.65	348.06	962.03	435.09	1,175.83	531.79	75
76	845.67	389.10	1,057.12	486.36	1,292.03	594.42	76
77	921.99	429.78	1,152.48	537.22	1,408.61	656.65	77
78	1,051.51	457.35	1,314.39	571.66	1,606.48	698.67	78
79	1,181.25	513.70	1,476.51	642.16	1,804.65	784.86	79
80	1,322.13	574.60	1,652.68	718.27	2,019.92	877.87	80
81	1,470.77	639.42	1,838.46	799.24	2,247.04	976.85	81
82	1,625.68	706.55	2,032.07	883.17	2,483.65	1,079.44	82
83	1,787.22	777.18	2,234.02	971.48	2,730.51	1,187.36	83
84	1,956.08	850.75	2,445.12	1,063.41	2,988.49	1,299.76	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERREI		STANDARD	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	109.53	54.78	136.92	68.44	167.37	83.67	16-39
40-54	165.94	83.04	207.45	103.76	253.56	126.84	40-54
55	285.43	142.77	356.79	178.47	436.08	218.10	55
56	331.29	165.69	414.12	207.10	506.12	253.14	56
57-59	377.46	188.79	471.85	236.01	576.68	288.45	57-59
60	643.16	322.79	803.95	403.50	982.59	493.15	60
61	713.23	358.07	891.52	447.60	1,089.66	547.07	61
62	739.97	371.07	924.96	463.86	1,130.52	566.93	62
63	805.12	403.27	1,006.39	504.11	1,230.04	616.12	63
64	862.80	431.76	1,078.53	539.68	1,318.19	659.63	64
65	906.43	453.06	1,133.04	566.34	1,384.78	692.16	65
66	949.94	476.18	1,187.43	595.26	1,451.29	727.51	66
67	996.45	498.56	1,245.55	623.18	1,522.36	761.67	67
68	1,068.76	534.70	1,335.93	668.41	1,632.79	816.92	68
69	1,143.47	571.81	1,429.35	714.77	1,746.99	873.60	69
70	1,219.17	609.33	1,523.97	761.65	1,862.61	930.93	70
71	1,295.35	647.10	1,619.19	808.89	1,979.01	988.65	71
72	1,372.89	676.13	1,716.12	845.16	2,097.48	1,032.99	72
73	1,571.68	759.08	1,964.59	948.87	2,401.16	1,159.74	73
74	1,757.56	833.00	2,196.90	1,041.27	2,685.10	1,272.64	74
75	1,933.80	899.97	2,417.29	1,124.99	2,954.46	1,374.98	75
76	2,111.32	965.34	2,639.16	1,206.68	3,225.60	1,474.83	76
77	2,275.68	1,022.82	2,844.63	1,278.52	3,476.73	1,562.63	77
78	2,433.03	1,075.48	3,041.26	1,344.30	3,717.11	1,643.04	78
79	2,586.54	1,125.06	3,233.20	1,406.34	3,951.66	1,718.85	79
80	2,896.93	1,260.07	3,621.17	1,575.11	4,425.89	1,925.11	80
81	3,220.23	1,400.68	4,025.32	1,750.86	4,919.81	2,139.92	81
82	3,559.08	1,548.09	4,448.85	1,935.08	5,437.50	2,365.11	82
83	3,913.49	1,702.17	4,891.86	2,127.72	5,978.91	2,600.57	83
84	4,283.28	1,863.05	5,354.13	2,328.87	6,543.93	2,846.36	84
NOTE:	Datos for as	00 01 0	ro ovojloblo f	or inquirodo	with Cuaran	tood Duroba	20

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD	-	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	71.44	31.15	89.32	38.92	109.13	47.58	16-39
40-54	108.24	47.22	135.31	59.01	165.36	72.12	40-54
55	186.15	81.18	232.72	101.47	284.43	124.02	55
56	216.06	94.20	270.08	117.78	330.09	143.92	56
57-59	246.19	107.35	307.72	134.17	376.11	164.01	57-59
60	440.34	191.98	550.43	239.96	672.74	293.34	60
61	505.75	219.42	632.19	274.24	772.70	335.20	61
62	539.16	233.63	673.91	292.02	823.71	356.93	62
63	608.09	264.43	760.10	330.56	929.04	404.01	63
64	671.28	292.44	839.13	365.58	1,025.61	446.81	64
65	722.47	314.46	903.11	393.09	1,103.76	480.45	65
66	773.36	336.44	966.72	420.54	1,181.55	514.01	66
67	824.32	358.38	1,030.40	448.00	1,259.37	547.51	67
68	903.56	392.82	1,129.47	491.02	1,380.45	600.16	68
69	982.80	427.28	1,228.52	534.14	1,501.52	652.80	69
70	1,061.83	461.67	1,327.27	577.12	1,622.22	705.32	70
71	1,141.28	495.90	1,426.60	619.89	1,743.63	757.65	71
72	1,220.45	522.59	1,525.56	653.24	1,864.59	798.40	72
73	1,397.15	602.46	1,746.47	753.08	2,134.55	920.41	73
74	1,562.40	679.33	1,953.00	849.17	2,386.98	1,037.86	74
75	1,719.10	754.76	2,148.90	943.44	2,626.40	1,153.11	75
76	1,876.89	833.21	2,346.12	1,041.50	2,867.46	1,272.93	76
77	2,023.02	909.27	2,528.79	1,136.59	3,090.69	1,389.15	77
78	2,162.88	956.04	2,703.58	1,195.04	3,304.35	1,460.64	78
79	2,299.36	1,000.14	2,874.18	1,250.20	3,512.92	1,528.00	79
80	2,575.27	1,120.16	3,219.11	1,400.21	3,934.46	1,711.36	80
81	2,862.69	1,245.16	3,578.37	1,556.45	4,373.55	1,902.32	81
82	3,163.90	1,376.20	3,954.90	1,720.22	4,833.75	2,102.52	82
83	3,478.95	1,513.17	4,348.68	1,891.47	5,315.08	2,311.80	83
84	3,807.72	1,656.20	4,759.65	2,070.27	5,817.39	2,530.31	84
NOTE		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD)	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						-	
16-39	65.73	28.67	82.15	35.82	100.40	43.75	16-39
40-54	99.58	43.40	124.44	54.27	152.15	66.33	40-54
55	171.26	74.66	214.08	93.35	261.64	114.07	55
56	198.78	86.64	248.47	108.33	303.68	132.42	56
57-59	226.50	98.74	283.12	123.45	346.01	150.87	57-59
60	405.11	176.63	506.40	220.80	618.91	269.85	60
61	465.29	201.83	581.61	252.30	710.87	308.39	61
62	496.00	214.94	620.03	268.68	757.79	328.37	62
63	559.44	243.30	699.32	304.12	854.72	371.68	63
64	617.61	269.08	772.00	336.33	943.55	411.06	64
65	664.67	289.35	830.83	361.64	1,015.46	442.02	65
66	711.52	309.52	889.39	386.91	1,087.03	472.89	66
67	758.40	329.72	947.96	412.14	1,158.64	503.72	67
68	831.30	361.41	1,039.12	451.75	1,270.01	552.16	68
69	904.17	393.12	1,130.24	491.40	1,381.40	600.60	69
70	976.85	424.74	1,221.08	530.95	1,492.45	648.92	70
71	1,049.97	456.24	1,312.48	570.29	1,604.12	697.03	71
72	1,122.80	480.78	1,403.54	600.99	1,715.40	734.55	72
73	1,285.41	554.28	1,606.71	692.83	1,963.80	846.79	73
74	1,437.42	625.00	1,796.76	781.24	2,196.04	954.85	74
75	1,581.60	694.38	1,976.98	868.00	2,416.30	1,060.85	75
76	1,726.74	766.54	2,158.42	958.16	2,638.06	1,171.08	76
77	1,861.16	836.52	2,326.47	1,045.63	2,843.44	1,278.03	77
78	1,989.84	879.55	2,487.31	1,099.46	3,040.03	1,343.77	78
79	2,115.40	920.13	2,644.25	1,150.17	3,231.88	1,405.76	79
80	2,369.26	1,030.56	2,961.56	1,288.18	3,619.68	1,574.46	80
81	2,633.68	1,145.55	3,292.08	1,431.92	4,023.67	1,750.16	81
82	2,910.81	1,266.09	3,638.48	1,582.63	4,447.03	1,934.31	82
83	3,200.63	1,392.11	4,000.80	1,740.18	4,889.87	2,126.88	83
84	3,503.10	1,523.73	4,378.89	1,904.67	5,351.97	2,327.92	84
110 TE		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD	VIIIVATION	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	56.16	24.47	70.18	30.57	85.79	37.40	16-39
40-54	85.07	37.08	106.35	46.38	129.97	56.68	40-54
55	146.34	63.81	182.89	79.73	223.55	97.48	55
56	169.80	74.04	212.29	92.58	259.46	113.12	56
57-59	193.50	84.39	241.89	105.46	295.61	128.91	57-59
60	346.12	150.90	432.64	188.62	528.76	230.55	60
61	397.53	172.43	496.90	215.55	607.32	263.46	61
62	423.76	183.63	529.71	229.53	647.41	280.53	62
63	477.96	207.87	597.45	259.84	730.24	317.56	63
64	527.64	229.86	659.58	287.35	806.12	351.19	64
65	567.88	247.17	709.84	308.95	867.55	377.62	65
66	607.86	264.43	759.82	330.56	928.71	404.01	66
67	647.92	281.70	809.88	352.08	989.85	430.36	67
68	710.20	308.74	887.76	385.96	1,085.05	471.70	68
69	772.50	335.88	965.60	419.83	1,180.17	513.12	69
70	834.58	362.88	1,043.21	453.60	1,275.05	554.40	70
71	897.05	389.80	1,121.30	487.24	1,370.48	595.49	71
72	959.28	410.76	1,199.12	513.45	1,465.57	627.55	72
73	1,098.18	473.53	1,372.68	591.90	1,677.76	723.45	73
74	1,228.05	533.96	1,535.07	667.42	1,876.16	815.76	74
75	1,351.23	593.25	1,689.03	741.55	2,064.34	906.36	75
76	1,475.25	654.90	1,844.03	818.62	2,253.83	1,000.55	76
77	1,590.09	714.67	1,987.62	893.36	2,429.28	1,091.88	77
78	1,700.04	751.47	2,124.99	939.33	2,597.25	1,148.05	78
79	1,807.28	786.12	2,259.15	982.63	2,761.15	1,200.99	79
80	2,024.17	880.44	2,530.20	1,100.58	3,092.48	1,345.12	80
81	2,250.06	978.71	2,812.60	1,223.37	3,437.61	1,495.27	81
82	2,486.80	1,081.69	3,108.54	1,352.12	3,799.32	1,652.58	82
83	2,734.43	1,189.37	3,418.07	1,486.73	4,177.62	1,817.10	83
84	2,992.85	1,301.79	3,741.08	1,627.26	4,572.42	1,988.84	84

Continental General Insurance Company Form 80650 1/97 and Riders Proposed Factor Tables

Elimination Period:		Γ	Discount Factors:		Mode Factors:	
0 Day	1.000		Marital	0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780		1 7 (1)		Monthly Bank Draft (PAC)	0.086
•					List Bill	0.086
80710 - Survivorship Rider	Factors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor		•	
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

orz - iiiiali	on Much La	Ciors. (Dy
Issue Age	Factor	
16-54	1.	254
55-59	1.	260
60	1.	255
61	1.	248
62	1.	246
63	1.	201
64	1.	170
65	1.	141
66	1.	121
67	1.	103
68	1.	060
69	1.	027
70	1.	002
71	0.	980
72	0.	962
73	0.	900
74	0.	855
75	0.	822
76	0.	793
77	0.	771
78	0.	754
79	0.	739
80	0.	725
81	0.	714
82	0.	704
83	0.	695
84	0.	688

93000 - Nonforfeiture Factors (By Age)											
Issue Age	Lifetime	Ten Year	Five Year or to Age 65								
16-55	0.220	0.220	0.220								
56-59	0.220	0.220	0.146								
60-64	0.191	0.191	0.067								
65-69	0.164	0.145	0.043								
70-74	0.150	0.129	0.031								
75-84	0.107	0.099	0.020								

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						-	
16-39	78.45	39.25	98.07	49.05	119.84	59.94	16-39
40-54	118.84	59.43	148.56	74.31	181.56	90.83	40-54
55-59	161.16	80.61	201.43	100.73	246.19	123.10	55-59
60	184.87	92.79	231.11	115.99	282.45	141.75	60
61	208.78	104.83	260.96	131.04	318.97	160.16	61
62	232.68	116.88	290.87	146.13	355.50	178.59	62
63	258.28	129.08	322.86	161.35	394.59	197.23	63
64	283.20	141.73	354.03	177.14	432.67	216.51	64
65	308.49	154.18	385.63	192.75	471.31	235.59	65
66	333.41	167.13	416.75	208.93	509.37	255.33	66
67	358.98	179.59	448.74	224.51	548.45	274.40	67
68	403.13	201.71	503.90	252.12	615.90	308.16	68
69	447.55	223.83	559.44	279.76	683.76	341.92	69
70	492.01	245.89	614.99	307.34	751.68	375.66	70
71	536.43	268.00	670.53	334.99	819.54	409.41	71
72	580.95	290.41	726.20	362.99	887.58	443.64	72
73	687.42	334.62	859.25	418.29	1,050.21	511.26	73
74	793.87	376.44	992.34	470.61	1,212.86	575.17	74
75	900.36	415.17	1,125.43	518.95	1,375.52	634.27	75
76	1,007.13	451.05	1,258.88	563.82	1,538.65	689.10	76
77	1,113.56	484.23	1,391.99	605.26	1,701.30	739.76	77
78	1,281.11	557.20	1,601.37	696.48	1,957.24	851.31	78
79	1,459.41	634.71	1,824.27	793.36	2,229.66	969.69	79
80	1,634.19	710.24	2,042.71	887.78	2,496.66	1,085.05	80
81	1,816.82	789.83	2,271.03	987.30	2,775.66	1,206.70	81
82	2,008.55	872.94	2,510.69	1,091.16	3,068.63	1,333.64	82
83	2,208.48	960.35	2,760.63	1,200.47	3,374.07	1,467.20	83
84	2,417.12	1,051.28	3,021.38	1,314.06	3,692.82	1,606.08	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	 :	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
16-39	51.17	22.30	63.96	27.90	78.19	34.06	16-39
40-54	77.51	33.81	96.90	42.23	118.41	51.64	40-54
55-59	105.11	45.82	131.37	57.30	160.55	70.00	55-59
60	126.56	55.16	158.22	68.99	193.38	84.30	60
61	148.05	64.24	185.08	80.31	226.19	98.16	61
62	169.56	73.59	211.91	92.00	259.02	112.44	62
63	195.09	84.63	243.88	105.81	298.03	129.33	63
64	220.36	95.99	275.42	120.00	336.63	146.67	64
65	245.89	107.01	307.37	133.79	375.66	163.50	65
66	271.43	118.06	339.29	147.61	414.68	180.39	66
67	296.98	129.13	371.21	161.39	453.72	197.28	67
68	340.81	148.17	426.00	185.24	520.70	226.40	68
69	384.65	167.23	480.81	209.06	587.67	255.48	69
70	428.51	186.31	535.62	232.89	654.64	284.64	70
71	472.62	205.36	590.75	256.71	722.07	313.76	71
72	516.48	224.46	645.56	280.56	789.04	342.93	72
73	611.08	265.56	763.86	331.98	933.63	405.76	73
74	705.72	307.04	882.18	383.78	1,078.18	469.05	74
75	800.35	348.16	1,000.48	435.23	1,222.76	531.93	75
76	895.32	389.31	1,119.11	486.64	1,367.82	594.76	76
77	989.92	430.47	1,237.43	538.06	1,512.40	657.62	77
78	1,138.87	495.32	1,423.57	619.19	1,739.94	756.77	78
79	1,297.36	564.25	1,621.71	705.30	1,982.10	862.02	79
80	1,452.75	631.38	1,815.91	789.20	2,219.46	964.60	80
81	1,615.09	702.14	2,018.85	877.70	2,467.48	1,072.72	81
82	1,785.54	775.99	2,231.92	969.99	2,727.92	1,185.57	82
83	1,963.29	853.74	2,454.10	1,067.19	2,999.43	1,304.31	83
84	2,148.72	934.54	2,685.92	1,168.16	3,282.79	1,427.77	84
NOTE:	Rates for ane	c 80_84 a	ra availahla f	or incurade	with Guaran	tood Purchas	20

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	!					· · · · · · · · · · · · · · · · · · ·	
16-39	47.08	20.55	58.84	25.64	71.91	31.36	16-39
40-54	71.30	31.08	89.15	38.87	108.92	47.50	40-54
55-59	96.67	42.18	120.86	52.69	147.72	64.40	55-59
60	116.46	50.79	145.55	63.46	177.91	77.56	60
61	136.20	59.10	170.24	73.85	208.09	90.28	61
62	155.96	67.71	194.99	84.63	238.28	103.44	62
63	179.48	77.89	224.35	97.34	274.23	118.98	63
64	202.72	88.31	253.38	110.43	309.68	134.94	64
65	226.24	98.46	282.78	123.08	345.63	150.43	65
66	249.71	108.64	312.15	135.78	381.54	165.99	66
67	273.23	118.77	341.55	148.47	417.41	181.48	67
68	313.55	136.31	391.95	170.42	479.03	208.29	68
69	353.87	153.84	442.35	192.33	540.66	235.08	69
70	394.19	171.40	492.78	214.24	602.28	261.85	70
71	434.82	188.93	543.52	236.16	664.27	288.66	71
72	475.14	206.52	593.92	258.11	725.88	315.46	72
73	562.19	244.34	702.75	305.43	858.92	373.29	73
74	649.29	282.47	811.56	353.08	991.94	431.53	74
75	736.35	320.32	920.43	400.40	1,124.97	489.39	75
76	823.66	358.14	1,029.61	447.69	1,258.39	547.17	76
77	910.74	396.03	1,138.43	495.04	1,391.43	605.03	77
78	1,047.76	455.72	1,309.68	569.63	1,600.74	696.24	78
79	1,193.57	519.09	1,491.96	648.87	1,823.54	793.07	79
80	1,336.51	580.84	1,670.64	726.06	2,041.92	887.43	80
81	1,485.86	645.96	1,857.35	807.47	2,270.08	986.90	81
82	1,642.71	713.93	2,053.36	892.41	2,509.69	1,090.72	82
83	1,806.21	785.44	2,257.80	981.79	2,759.51	1,199.96	83
84	1,976.82	859.78	2,471.05	1,074.75	3,020.19	1,313.55	84
NOTE:	Datas for aga	- 00 04 -	ra available fe	r inquirada	with Cuaran	tood Durchas	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums

Long Term Nursing Home Care, Lifetime Pay

Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED		STANDARD		SELECT		
ſ	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
		-					-	
	16-39	40.22	17.54	50.28	21.91	61.44	26.78	16-39
	40-54	60.92	26.58	76.16	33.20	93.07	40.60	40-54
	55-59	82.60	36.02	103.25	45.03	126.21	55.04	55-59
	60	99.51	43.38	124.36	54.22	152.01	66.26	60
	61	116.36	50.51	145.44	63.11	177.78	77.16	61
	62	133.26	57.86	166.55	72.31	203.58	88.38	62
	63	153.34	66.54	191.64	83.16	234.26	101.64	63
	64	173.16	75.48	216.49	94.31	264.60	115.29	64
	65	193.27	84.12	241.59	105.18	295.28	128.52	65
	66	213.36	92.80	266.68	116.03	325.96	141.79	66
	67	233.42	101.47	291.78	126.84	356.62	155.02	67
	68	267.89	116.46	334.86	145.60	409.26	177.96	68
	69	302.33	131.44	377.93	164.31	461.90	200.83	69
	70	336.81	146.44	420.96	183.05	514.54	223.72	70
	71	371.49	161.40	464.35	201.78	567.54	246.63	71
	72	405.93	176.44	507.43	220.52	620.15	269.54	72
	73	480.31	208.76	600.39	260.94	733.83	318.92	73
	74	554.70	241.31	693.39	301.67	847.46	368.69	74
	75	629.09	273.67	786.36	342.09	961.08	418.09	75
	76	703.71	305.99	879.60	382.48	1,075.10	467.48	76
	77	778.07	338.31	972.62	422.92	1,188.72	516.90	77
	78	895.14	389.32	1,118.95	486.66	1,367.59	594.83	78
	79	1,019.73	443.49	1,274.67	554.37	1,557.92	677.55	79
	80	1,141.86	496.23	1,427.34	620.32	1,744.51	758.14	80
	81	1,269.47	551.88	1,586.87	689.87	1,939.49	843.15	81
	82	1,403.43	609.95	1,754.32	762.44	2,144.14	931.86	82
	83	1,543.15	671.04	1,928.94	838.78	2,357.60	1,025.20	83
	84	1,688.91	734.55	2,111.15	918.19	2,580.27	1,122.21	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	135.31	67.71	169.14	84.63	206.75	103.43	16-39
40-54	205.07	102.55	256.31	128.19	313.29	156.68	40-54
55-59	285.43	142.77	356.79	178.47	436.08	218.10	55-59
60	362.04	181.67	452.55	227.10	553.12	277.59	60
61	379.24	190.38	474.04	238.00	579.37	290.87	61
62	397.39	199.62	496.72	249.55	607.11	304.99	62
63	423.87	211.86	529.81	264.81	647.57	323.63	63
64	450.47	225.42	563.10	281.80	688.26	344.40	64
65	478.19	239.02	597.75	298.76	730.57	365.17	65
66	506.07	253.65	632.56	317.08	773.13	387.54	66
67	535.05	267.68	668.82	334.60	817.43	408.96	67
68	581.61	291.03	727.00	363.76	888.60	444.59	68
69	629.49	314.79	786.85	393.51	961.73	480.94	69
70	677.60	338.63	847.00	423.29	1,035.21	517.37	70
71	725.88	362.65	907.38	453.32	1,109.03	554.07	71
72	774.59	381.15	968.22	476.46	1,183.39	582.33	72
73	883.75	433.84	1,104.71	542.31	1,350.18	662.83	73
74	992.60	482.46	1,240.79	603.09	1,516.50	737.08	74
75	1,101.47	528.03	1,376.83	660.03	1,682.80	806.73	75
76	1,210.34	573.51	1,512.91	716.92	1,849.12	876.23	76
77	1,319.54	615.11	1,649.43	768.90	2,015.97	939.75	77
78	1,504.88	654.54	1,881.09	818.13	2,299.12	999.93	78
79	1,690.54	735.23	2,113.16	919.03	2,582.77	1,123.29	79
80	1,892.22	822.36	2,365.27	1,027.95	2,890.88	1,256.41	80
81	2,104.94	915.09	2,631.18	1,143.87	3,215.91	1,398.09	81
82	2,326.59	1,011.15	2,908.26	1,263.97	3,554.50	1,544.87	82
83	2,557.84	1,112.27	3,197.27	1,390.32	3,907.80	1,699.32	83
84	2,799.51	1,217.56	3,499.41	1,521.96	4,277.05	1,860.16	84
NOTE:	Dates for an	00 00 04 0	ro available f	or inquirada	with Cuaran	tood Durahaa	

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED) :	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•						
16-39	88.27	38.52	110.32	48.11	134.84	58.80	16-39
40-54	133.74	58.29	167.16	72.87	204.33	89.08	40-54
55-59	186.15	81.18	232.72	101.47	284.43	124.02	55-59
60	247.87	108.06	309.84	135.07	378.72	165.10	60
61	268.92	116.66	336.12	145.83	410.87	178.20	61
62	289.52	125.67	361.92	157.12	442.35	192.03	62
63	320.15	138.90	400.17	173.65	489.09	212.22	63
64	350.49	152.71	438.10	190.89	535.48	233.29	64
65	381.15	165.92	476.46	207.38	582.33	253.47	65
66	412.00	179.22	514.99	224.00	629.44	273.81	66
67	442.61	192.43	553.26	240.54	676.24	293.97	67
68	491.73	213.80	614.65	267.23	751.26	326.64	68
69	541.03	235.24	676.31	294.07	826.56	359.40	69
70	590.14	256.59	737.70	320.71	901.60	392.00	70
71	639.57	277.92	799.45	347.38	977.13	424.60	71
72	688.57	294.61	860.72	368.25	1,051.98	450.12	72
73	785.63	344.33	982.07	430.41	1,200.29	526.05	73
74	882.40	393.45	1,103.03	491.84	1,348.13	601.11	74
75	979.16	442.86	1,223.99	553.56	1,495.97	676.59	75
76	1,075.94	495.04	1,344.95	618.78	1,643.81	756.28	76
77	1,173.03	546.81	1,466.26	683.53	1,792.12	835.40	77
78	1,337.79	581.84	1,672.23	727.32	2,043.84	888.93	78
79	1,502.83	653.59	1,878.54	816.99	2,296.00	998.55	79
80	1,682.12	731.08	2,102.64	913.82	2,569.89	1,116.90	80
81	1,871.22	813.51	2,339.02	1,016.86	2,858.82	1,242.87	81
82	2,068.29	898.91	2,585.35	1,123.62	3,159.85	1,373.33	82
83	2,273.85	988.79	2,842.28	1,235.97	3,473.91	1,510.62	83
84	2,488.69	1,082.38	3,110.85	1,352.96	3,802.14	1,653.63	84
NOTE:	Rates for an	ec 80-84 a	a availahla f	or incurade	with Guaran	tood Purchas	20

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
						•	
16-39	81.18	35.40	101.52	44.24	124.04	54.09	16-39
40-54	123.04	53.64	153.79	67.03	187.95	81.94	40-54
55-59	171.26	74.66	214.08	93.35	261.64	114.07	55-59
60	228.04	99.42	285.06	124.29	348.39	151.92	60
61	247.40	107.31	309.24	134.17	377.97	163.98	61
62	266.39	115.62	332.97	144.52	406.96	176.63	62
63	294.54	127.80	368.15	159.72	449.96	195.27	63
64	322.46	140.49	403.08	175.60	492.64	214.64	64
65	350.67	152.65	438.31	190.79	535.71	233.19	65
66	379.05	164.87	473.80	206.10	579.06	251.90	66
67	407.19	177.03	509.01	221.31	622.14	270.45	67
68	452.38	196.68	565.50	245.84	691.15	300.49	68
69	497.74	216.42	622.16	270.52	760.43	330.66	69
70	542.94	236.04	678.65	295.07	829.48	360.64	70
71	588.40	255.69	735.51	319.60	898.92	390.64	71
72	633.48	271.04	791.84	338.80	967.86	414.09	72
73	722.79	316.79	903.46	395.97	1,104.27	483.96	73
74	811.83	361.97	1,014.76	452.48	1,240.28	553.02	74
75	900.87	407.40	1,126.04	509.27	1,376.31	622.44	75
76	989.85	455.40	1,237.32	569.29	1,512.30	695.80	76
77	1,079.17	503.06	1,348.97	628.83	1,648.75	768.57	77
78	1,230.78	535.29	1,538.48	669.10	1,880.36	817.83	78
79	1,382.61	601.32	1,728.27	751.63	2,112.30	918.66	79
80	1,547.56	672.56	1,934.42	840.72	2,364.30	1,027.55	80
81	1,721.55	748.44	2,151.91	935.53	2,630.11	1,143.45	81
82	1,902.81	827.00	2,378.50	1,033.74	2,907.07	1,263.47	82
83	2,091.93	909.69	2,614.92	1,137.08	3,195.99	1,389.76	83
84	2,289.56	995.79	2,861.99	1,244.76	3,497.97	1,521.35	84
NOTE:	Datas for aga	- 00 04 -	ra available f	ar inquirada	with Cueron	tood Duroboo	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	69.34	30.24	86.73	37.80	105.96	46.24	16-39
40-54	105.11	45.82	131.43	57.30	160.62	70.02	40-54
55-59	146.34	63.81	182.89	79.73	223.55	97.48	55-59
60	194.81	84.95	243.53	106.17	297.66	129.76	60
61	211.38	91.68	264.20	114.63	322.95	140.07	61
62	227.57	98.79	284.46	123.48	347.69	150.92	62
63	251.62	109.20	314.55	136.48	384.42	166.83	63
64	275.49	120.02	344.37	150.03	420.88	183.35	64
65	299.58	130.41	374.47	163.00	457.70	199.20	65
66	323.84	140.84	404.78	176.07	494.73	215.22	66
67	347.88	151.24	434.89	189.07	531.51	231.07	67
68	386.51	168.04	483.12	210.04	590.49	256.71	68
69	425.25	184.91	531.55	231.12	649.71	282.47	69
70	463.86	201.67	579.81	252.11	708.66	308.11	70
71	502.71	218.44	628.39	273.07	767.99	333.76	71
72	541.24	231.56	676.53	289.47	826.86	353.76	72
73	617.51	270.66	771.89	338.29	943.43	413.49	73
74	693.56	309.24	866.95	386.58	1,059.63	472.48	74
75	769.65	348.06	962.03	435.09	1,175.83	531.79	75
76	845.67	389.10	1,057.12	486.36	1,292.03	594.42	76
77	921.99	429.78	1,152.48	537.22	1,408.61	656.65	77
78	1,051.51	457.35	1,314.39	571.66	1,606.48	698.67	78
79	1,181.25	513.70	1,476.51	642.16	1,804.65	784.86	79
80	1,322.13	574.60	1,652.68	718.27	2,019.92	877.87	80
81	1,470.77	639.42	1,838.46	799.24	2,247.04	976.85	81
82	1,625.68	706.55	2,032.07	883.17	2,483.65	1,079.44	82
83	1,787.22	777.18	2,234.02	971.48	2,730.51	1,187.36	83
84	1,956.08	850.75	2,445.12	1,063.41	2,988.49	1,299.76	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	.D	STANDARD	RD SELECT			
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	109.53	54.78	136.92	68.44	167.37	83.67	16-39
40-54	165.94	83.04	207.45	103.76	253.56	126.84	40-54
55	285.43	142.77	356.79	178.47	436.08	218.10	55
56	331.29	165.69	414.12	207.10	506.12	253.14	56
57-59	377.46	188.79	471.85	236.01	576.68	288.45	57-59
60	643.16	322.79	803.95	403.50	982.59	493.15	60
61	713.23	358.07	891.52	447.60	1,089.66	547.07	61
62	739.97	371.07	924.96	463.86	1,130.52	566.93	62
63	805.12	403.27	1,006.39	504.11	1,230.04	616.12	63
64	862.80	431.76	1,078.53	539.68	1,318.19	659.63	64
65	906.43	453.06	1,133.04	566.34	1,384.78	692.16	65
66	949.94	476.18	1,187.43	595.26	1,451.29	727.51	66
67	996.45	498.56	1,245.55	623.18	1,522.36	761.67	67
68	1,068.76	534.70	1,335.93	668.41	1,632.79	816.92	68
69	1,143.47	571.81	1,429.35	714.77	1,746.99	873.60	69
70	1,219.17	609.33	1,523.97	761.65	1,862.61	930.93	70
71	1,295.35	647.10	1,619.19	808.89	1,979.01	988.65	71
72	1,372.89	676.13	1,716.12	845.16	2,097.48	1,032.99	72
73	1,571.68	759.08	1,964.59	948.87	2,401.16	1,159.74	73
74	1,757.56	833.00	2,196.90	1,041.27	2,685.10	1,272.64	74
75	1,933.80	899.97	2,417.29	1,124.99	2,954.46	1,374.98	75
76	2,111.32	965.34	2,639.16	1,206.68	3,225.60	1,474.83	76
77	2,275.68	1,022.82	2,844.63	1,278.52	3,476.73	1,562.63	77
78	2,433.03	1,075.48	3,041.26	1,344.30	3,717.11	1,643.04	78
79	2,586.54	1,125.06	3,233.20	1,406.34	3,951.66	1,718.85	79
80	2,896.93	1,260.07	3,621.17	1,575.11	4,425.89	1,925.11	80
81	3,220.23	1,400.68	4,025.32	1,750.86	4,919.81	2,139.92	81
82	3,559.08	1,548.09	4,448.85	1,935.08	5,437.50	2,365.11	82
83	3,913.49	1,702.17	4,891.86	2,127.72	5,978.91	2,600.57	83
84	4,283.28	1,863.05	5,354.13	2,328.87	6,543.93	2,846.36	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD	-	SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	71.44	31.15	89.32	38.92	109.13	47.58	16-39
40-54	108.24	47.22	135.31	59.01	165.36	72.12	40-54
55	186.15	81.18	232.72	101.47	284.43	124.02	55
56	216.06	94.20	270.08	117.78	330.09	143.92	56
57-59	246.19	107.35	307.72	134.17	376.11	164.01	57-59
60	440.34	191.98	550.43	239.96	672.74	293.34	60
61	505.75	219.42	632.19	274.24	772.70	335.20	61
62	539.16	233.63	673.91	292.02	823.71	356.93	62
63	608.09	264.43	760.10	330.56	929.04	404.01	63
64	671.28	292.44	839.13	365.58	1,025.61	446.81	64
65	722.47	314.46	903.11	393.09	1,103.76	480.45	65
66	773.36	336.44	966.72	420.54	1,181.55	514.01	66
67	824.32	358.38	1,030.40	448.00	1,259.37	547.51	67
68	903.56	392.82	1,129.47	491.02	1,380.45	600.16	68
69	982.80	427.28	1,228.52	534.14	1,501.52	652.80	69
70	1,061.83	461.67	1,327.27	577.12	1,622.22	705.32	70
71	1,141.28	495.90	1,426.60	619.89	1,743.63	757.65	71
72	1,220.45	522.59	1,525.56	653.24	1,864.59	798.40	72
73	1,397.15	602.46	1,746.47	753.08	2,134.55	920.41	73
74	1,562.40	679.33	1,953.00	849.17	2,386.98	1,037.86	74
75	1,719.10	754.76	2,148.90	943.44	2,626.40	1,153.11	75
76	1,876.89	833.21	2,346.12	1,041.50	2,867.46	1,272.93	76
77	2,023.02	909.27	2,528.79	1,136.59	3,090.69	1,389.15	77
78	2,162.88	956.04	2,703.58	1,195.04	3,304.35	1,460.64	78
79	2,299.36	1,000.14	2,874.18	1,250.20	3,512.92	1,528.00	79
80	2,575.27	1,120.16	3,219.11	1,400.21	3,934.46	1,711.36	80
81	2,862.69	1,245.16	3,578.37	1,556.45	4,373.55	1,902.32	81
82	3,163.90	1,376.20	3,954.90	1,720.22	4,833.75	2,102.52	82
83	3,478.95	1,513.17	4,348.68	1,891.47	5,315.08	2,311.80	83
84	3,807.72	1,656.20	4,759.65	2,070.27	5,817.39	2,530.31	84
NOTE		~~ ~ 4					

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	D I	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
l.	•						
16-39	65.73	28.67	82.15	35.82	100.40	43.75	16-39
40-54	99.58	43.40	124.44	54.27	152.15	66.33	40-54
55	171.26	74.66	214.08	93.35	261.64	114.07	55
56	198.78	86.64	248.47	108.33	303.68	132.42	56
57-59	226.50	98.74	283.12	123.45	346.01	150.87	57-59
60	405.11	176.63	506.40	220.80	618.91	269.85	60
61	465.29	201.83	581.61	252.30	710.87	308.39	61
62	496.00	214.94	620.03	268.68	757.79	328.37	62
63	559.44	243.30	699.32	304.12	854.72	371.68	63
64	617.61	269.08	772.00	336.33	943.55	411.06	64
65	664.67	289.35	830.83	361.64	1,015.46	442.02	65
66	711.52	309.52	889.39	386.91	1,087.03	472.89	66
67	758.40	329.72	947.96	412.14	1,158.64	503.72	67
68	831.30	361.41	1,039.12	451.75	1,270.01	552.16	68
69	904.17	393.12	1,130.24	491.40	1,381.40	600.60	69
70	976.85	424.74	1,221.08	530.95	1,492.45	648.92	70
71	1,049.97	456.24	1,312.48	570.29	1,604.12	697.03	71
72	1,122.80	480.78	1,403.54	600.99	1,715.40	734.55	72
73	1,285.41	554.28	1,606.71	692.83	1,963.80	846.79	73
74	1,437.42	625.00	1,796.76	781.24	2,196.04	954.85	74
75	1,581.60	694.38	1,976.98	868.00	2,416.30	1,060.85	75
76	1,726.74	766.54	2,158.42	958.16	2,638.06	1,171.08	76
77	1,861.16	836.52	2,326.47	1,045.63	2,843.44	1,278.03	77
78	1,989.84	879.55	2,487.31	1,099.46	3,040.03	1,343.77	78
79	2,115.40	920.13	2,644.25	1,150.17	3,231.88	1,405.76	79
80	2,369.26	1,030.56	2,961.56	1,288.18	3,619.68	1,574.46	80
81	2,633.68	1,145.55	3,292.08	1,431.92	4,023.67	1,750.16	81
82	2,910.81	1,266.09	3,638.48	1,582.63	4,447.03	1,934.31	82
83	3,200.63	1,392.11	4,000.80	1,740.18	4,889.87	2,126.88	83
84	3,503.10	1,523.73	4,378.89	1,904.67	5,351.97	2,327.92	84
NOTE:	•	•	ro ovojloblo t	•	,	•	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Proposed Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRE	:D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	56.16	24.47	70.18	30.57	85.79	37.40	16-39
40-54	85.07	37.08	106.35	46.38	129.97	56.68	40-54
55	146.34	63.81	182.89	79.73	223.55	97.48	55
56	169.80	74.04	212.29	92.58	259.46	113.12	56
57-59	193.50	84.39	241.89	105.46	295.61	128.91	57-59
60	346.12	150.90	432.64	188.62	528.76	230.55	60
61	397.53	172.43	496.90	215.55	607.32	263.46	61
62	423.76	183.63	529.71	229.53	647.41	280.53	62
63	477.96	207.87	597.45	259.84	730.24	317.56	63
64	527.64	229.86	659.58	287.35	806.12	351.19	64
65	567.88	247.17	709.84	308.95	867.55	377.62	65
66	607.86	264.43	759.82	330.56	928.71	404.01	66
67	647.92	281.70	809.88	352.08	989.85	430.36	67
68	710.20	308.74	887.76	385.96	1,085.05	471.70	68
69	772.50	335.88	965.60	419.83	1,180.17	513.12	69
70	834.58	362.88	1,043.21	453.60	1,275.05	554.40	70
71	897.05	389.80	1,121.30	487.24	1,370.48	595.49	71
72	959.28	410.76	1,199.12	513.45	1,465.57	627.55	72
73	1,098.18	473.53	1,372.68	591.90	1,677.76	723.45	73
74	1,228.05	533.96	1,535.07	667.42	1,876.16	815.76	74
75	1,351.23	593.25	1,689.03	741.55	2,064.34	906.36	75
76	1,475.25	654.90	1,844.03	818.62	2,253.83	1,000.55	76
77	1,590.09	714.67	1,987.62	893.36	2,429.28	1,091.88	77
78	1,700.04	751.47	2,124.99	939.33	2,597.25	1,148.05	78
79	1,807.28	786.12	2,259.15	982.63	2,761.15	1,200.99	79
80	2,024.17	880.44	2,530.20	1,100.58	3,092.48	1,345.12	80
81	2,250.06	978.71	2,812.60	1,223.37	3,437.61	1,495.27	81
82	2,486.80	1,081.69	3,108.54	1,352.12	3,799.32	1,652.58	82
83	2,734.43	1,189.37	3,418.07	1,486.73	4,177.62	1,817.10	83
84	2,992.85	1,301.79	3,741.08	1,627.26	4,572.42	1,988.84	84

Continental General Insurance Company Form 80880 1/98 and Riders Proposed Factor Tables

Elimination Period:		Г	Discount Factors:		Mode Factors:	
0 Day	1.000	Marital		0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780	,	tosociation/Employer(1070)	0.00	Monthly Bank Draft (PAC)	0.086
30 Day	0.700				List Bill	0.086
90710 Sundivership Bider	Factors: /Pv	Λαο)			Monthly Direct	0.092
80710 - Survivorship Rider					Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

7012 IIIII.	on made i dotoro. (D)
Issue Age	Factor
16-54	1.254
55-59	1.260
60	1.255
61	1.248
62	1.246
63	1.201
64	1.170
65	1.141
66	1.121
67	1.103
68	1.060
69	1.027
70	1.002
71	0.980
72	0.962
73	0.900
74	0.855
75	0.822
76	0.793
77	0.771
78	0.754
79	0.739
80	0.725
81	0.714
82	0.704
83	0.695
84	0.688

93000 - Nonforf	eiture Facto	rs (By Age)	
Issue Age	Lifetime Te	en Year	Five Year or to Age 65
16-55	0.220	0.220	0.220
56-59	0.220	0.220	0.146
60-64	0.191	0.191	0.067
65-69	0.164	0.145	0.043
70-74	0.150	0.129	0.031
75-84	0.107	0.099	0.020

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)

0.050

90175 or 93102 - Return of Premium Rider

0.327

Filing Company:

Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Virginia

Product Name: Long Term Care

State:

Project Name/Number: KIC LTC2 Rate Increase Filing/

Supporting Document Schedules

Product Checklist
Long-Term-Care-Rate-Revision-Checklist.pdf
Received & Acknowledged
10/25/2022
L&H Actuarial Memorandum
Managing Long-Term Care Risk - 2022.pdf VA KIC LTC2 Cover Letter - 2022.pdf VA KIC LTC2 Actuarial Memorandum - 2022.pdf VA KIC LTC2 Appendices - 2022.pdf VA KIC LTC2 Exhibits – revised 11.8.2022.pdf VA KIC LTC2 Exhibit 1.xlsx
Received & Acknowledged
08/24/2023
Long Term Care Insurance Rate Request Summary
Long Term Care modrance Nate Nequest Carimary
VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022.pdf
Received & Acknowledged
08/24/2023
Approved Policy Forms
Approved Folicy Forms
Form 80650 1.97 VA - Approval.pdf Form 80880 1.98 VA - Approval.pdf
Received & Acknowledged
10/25/2022
Current Data Chasta
Current Rate Sheets
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Current Rate Sheets KIC LTC2 TQ- VA.pdf Current Rate Sheets KIC LTC2 NTQ- VA.pdf
Received & Acknowledged
10/25/2022

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Satisfied - Item:	Response to Objection Dated 10/25/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Rate Increase Notification Letter
Comments:	
Attachment(s):	VA RINC Letter - KIC_2022-05.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 11/09/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 2 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 11/18/2022
Comments:	
Attachment(s):	VA KIC LTC2 Objection 3 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 2/08/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 4 - Response.pdf VA RINC Letter - KIC_2022-06 - John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023
Satisfied - Item:	Response to Objection Dated 3/31/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 5 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Satisfied - Item:	Response to Objection Dated 8/23/2023
Comments:	
Attachment(s):	VA KIC LTC2 Objection 6 - Response.pdf
Item Status:	Received & Acknowledged
Status Date:	08/24/2023

State: Virginia Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: KIC LTC2 Rate Increase Filing/

Attachment VA KIC LTC2 Exhibit 1.xlsx is not a PDF document and cannot be reproduced here.

NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. Note that some regulatory references in the Comments column are approximate. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
Source of Filing	14 VAC 5-101-40	Filings shall be submitted in SERFF. Third-party filing authorization must be included.	
	14VAC5-101-50 C 1	Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; and intentions to concentrate on a specialized market should be noted.	
	14VAC5-101-50 C 2	Filing description must include the form number of each form that is being filed.	
General Information Filing Description	14VAC5-101-50 C 3	Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended.	
	14VAC5-101-50 C 4	Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.	
	14VAC5-101-50 C 5	Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal.	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-50 F	Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing.	
	14VAC5-101-50 G	Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation.	
Form Number	14VAC5-101-60 1	Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company.	
Company Name and Address	14VAC5-101-60 2	Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form.	
Marketing Name or Logo	14VAC5-101-60 3	A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the company.	
	14VAC5-101-60 4	The cover page of a policy also shall include the address of an office that will administer the policy if different from the home office, a company telephone number, and company website address.	
Final Form	14VAC5-101-60 5	Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use.	
Electronic Version	14VAC5-101-60 6	Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.	
Readability	14VAC5-101-70 A	Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format.	

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-70 C	Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.	
Type Size	14VAC5-101-70 E	Any form submitted for review or approval shall be printed in at least 10-point type size.	
	14VAC5-101-70 F	Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G.	
Variability	14VAC5-101-80	A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language. B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text. C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value. D. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form. E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
Filing a Rate Revision	14 VAC 5-130-70 A	(i) New rate sheet;	х
		(ii) All information required by SERFF.	х
	14 VAC 5-130-70 B	Actuarial Memorandum	x
	14VAC5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	x
	14VAC5-130-70 B 2	The scope and reason for the premium or rate revision.	x
	14VAC5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	x
	14VAC5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	Х
	14VAC5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) Average overall change, including a detailed explanation of how the change was determined.	x
	14VAC5-130-70 B 6	The following is applicable to all coverage with the exception of coverage issued in the small group market: (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail; (ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and	X

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
•		(iii) If blended, provide the credibility factor assigned to the national experience.	
	14VAC5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	X
	14VAC5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	x
	14VAC5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.	х
	14VAC5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	X
	14VAC5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	x
	14VAC5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.	NA
	14VAC5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such	x

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		members in the year immediately prior to the filing of the rate revision.	
	14VAC5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	x
Policyholder Letter Review	14VAC5-200-75 A	Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate.	
	14VAC5-200-75 A 1	A statement that the policy may be subject to rate increases in the future;	
	14VAC5-200-75 A 2	An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision;	
	14VAC5-200-75 A 3	The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase;	
	14VAC5-200-75 A 4	A general explanation for applying premium rate or rate schedule adjustments that shall include: a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-75 D	An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information:	
	14VAC5-200-75 D 1	All applicable information identified in subsection A of this section when the rate increase is implemented;	
Policyholder Options	14VAC5-200-75 D 2	A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including: a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183; b. A disclosure stating that all options available to the policyholder may not be of equal value; c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and d. Contact information that will allow the policyholder to contact the insurer for additional options available;	
	14VAC5-200-75 D 3	A clear identification of the driving factors of the premium rate increase; and	
	14VAC5-200-75 D 4	A statement substantially similar to the following: The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.	
Pre-Rate Stability	14VAC5-200-150 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.	
Reasonableness of Benefits	14VAC5-200-150 B	Benefits under individual long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms or, (ii) 75% applied to any premium rate increase on group policy forms.	
		In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:	
	14VAC5-200-150 B 1	Statistical credibility of incurred claims experience and earned premiums.	
	14VAC5-200-150 B 2	The period for which rates are computed to provide coverage.	
	14VAC5-200-150 B 3	Experienced and projected trends;	
	14VAC5-200-150 B 4	Concentration of experience within early policy duration;	
	14VAC5-200-150 B 5	Expected claim fluctuation;	
	14VAC5-200-150 B 6	Experience refunds, adjustments or dividends.	
	14VAC5-200-150 B 7	Renewability features;	
	14VAC5-200-150 B 8	All appropriate expense factors;	
	14VAC5-200-150 B 9	Interest;	
	14VAC5-200-150 B 10	Experimental nature of the coverage;	
	14VAC5-200-150 B 11	Policy reserves;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-150 B 12	Mix of business by risk classification; and	
	14VAC5-200-150 B 13	Product features such a long elimination periods, high deductibles and high maximum limits.	
		Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.	
	14VAC5-200-150 C	Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing.	
	14VAC5-200-150 D	As a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	
	14VAC5-200-150 E	All submissions shall include information required by 14VAC5-200-75.	
Long-Term Care Insurance Funded by Life Insurance	14VAC5-200-150 F	A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		premiums paid, if the policy complies with all the following provisions:	
	14VAC5-200-150 F 1	The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy;	
	14VAC5-200-150 F 2	The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia;	
	14VAC5-200-150 F 3	If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval;	
	14VAC5-200-150 F 4	At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include:	
		a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits;	
		b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person;	
		c. Any exclusions, reductions and limitations on benefits of long-term care;	

REVIEW	REFERENCE	COMMENTS	FILER'S NOTES
REQUIREMENTS			
		d. A statement that any long-term care inflation	
		protection option required by 14VAC5- 200-100 is not	
		available under this policy;	
		e. If applicable to the policy type, the summary shall	
		also include:	
		(1) A disclosure of the effects of exercising other rights	
		under the policy;	
		(2) A disclosure of guarantees related to long-term	
		care costs of insurance charges; and	
		(3) Current and projected maximum lifetime benefits;	
		and	
		f. The provisions of the policy summary listed above	
		may be incorporated into a basic illustration or into the life	
	10/105 000 150 5 5	insurance policy summary;	
	14VAC5-200-150 F 5	Any time a long-term care benefit, funded through a life	
		insurance vehicle by the acceleration of the death benefit,	
		is in benefit payment status, a monthly report shall be	
		provided to the policyholder. The report shall include:	
		a. Any long-term care benefits paid out during the	
		month;	
		b. An explanation of any changes in the policy (e.g.,	
		death benefits or cash values) due to long-term care	
		benefits being paid out; and	
		c. The amount of long-term care benefits existing or	
	10/405 000 150 5.0	remaining;	
	14VAC5-200-150 F 6	Any policy illustration that meets the applicable	
	44)/405 000 450 5 7	requirements of 14VAC5-41; and	
	14VAC5-200-150 F 7	An actuarial memorandum is filed with the Bureau of	
		Insurance that includes:	
		a. A description of the basis on which the long-term	
		care rates were determined;	
		b. A description of the basis for the reserves;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
REQUIREMENTS		c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance;	
		d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any;	
		e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives;	
		f. The estimated average annual premium per policy and the average issue age;	
		g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and	
		h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status.	
Post-Stability Policies	14VAC5-200-153 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015.	
	14VAC5-200-153 B	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		exceptional increase, prior to the notice to the policyholders and shall include:	
	14VAC5-200-153 B 1	Information required by 14VAC5-200-75;	
	14VAC5-200-153 B 2	Certification by a qualified actuary that:	
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	
		b. The premium rate filing is in compliance with the provisions of this section;	
	14VAC5-200-153 B 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	
		(3) The projections shall demonstrate compliance with subsection C of this section; and	
		(4) For exceptional increases,	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	
		e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	
	14VAC5-200-153 B 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	
	14VAC5-200-153 B 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	
Series Rate Increases		An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
TAZQOTAZINZI (10		entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	
	14VAC5-200-153 C	The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders. All premium rate schedule increases shall be determined in accordance with the following requirements.	
Exceptional Increases	14VAC5-200-153 C 1	in accordance with the following requirements: Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	
	14VAC5-200-153 C 2	Premium rate schedule increases shall be calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:	
		a. The accumulated value of the initial earned premium times 58%;	
		 b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis; c. The present value of future projected initial earned premiums times 58%; and 	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
INEQUINEIMENTO		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	
	14VAC5-200-153 C 3	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	
	14VAC5-200-153 C 4	All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	
	14VAC5-200-153 D	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	
	14VAC5-200-153 E	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	
Premium Rate Increases for Policies Issued After September 1, 2015.	14VAC5-200-154 A	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include:	
	14VAC5-200-154 A 1	Information required by 14VAC5-200-75;	
	14VAC5-200-154 A 2	Certification by a qualified actuary that:	
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	
		b. The premium rate filing is in compliance with the provisions of this section;	
	14VAC5-200-154 A 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(3) The projections shall demonstrate compliance with subsection B of this section; and	
		(4) For exceptional increases:	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	
		e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	
	14VAC5-200-154 A 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	
	14VAC5-200-154 A 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	
	14VAC5-200-154 B	All premium rate schedule increases shall be determined in accordance with the following requirements:	
Exceptional Increases	14VAC5-200-154 B 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	
	14VAC5-200-154 B 2	Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following:	
		a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; b. 85% of the accumulated value of prior premium rate	
		schedule increases on an earned basis; c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
REGUIREMENTO		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	
	14VAC5-200-154 B 3	Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing;	
	14VAC5-200-154 B 4	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	
	14VAC5-200-154 B 5	All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	
	14VAC5-200-154 C	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	
	14VAC5-200-154 D	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at: http://www.scc.virginia.gov/boi/laws.aspx

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions. Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is $\underline{54.4}$

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed:	1	5	_
Name (p	olease print): Ma	adison Nahrup	Title: Associate Actuary
		tinental General Insurance	Company
Date: 1	0/21/2022	Phone No: 994-248-9978	
E-Mail A	Address: madis	son.nahrup@cgic.com	

Revision to Long-Term Care Insurance (LTCI) Rates Checklist Virginia 1st Edition July 2001 Updated: October 2020

1 11

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. We maintain a team dedicated to following up on claim notices received via telephone or electronically. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

<u>Adjudication</u>: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

<u>Ongoing Management/Payment</u>: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

<u>Claim Resolution</u>: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

<u>Fraud</u>: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

<u>Claims Audits:</u> In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.



P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607

Fax: (888) 769-0737

October 24, 2022

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

This rate increase filing is a follow up, refile, to the filing GLTC-133093925, which was withdrawn on 10/13/2022.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Madison P. Nahrup, ASA, MAAA

Associate Actuary

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120

Austin, Texas 78717

Continental General Insurance Company

P.O. Box 203098 Austin, Texas 78720-3098

Actuarial Memorandum Supporting Rate Revisions for Long Term Care Insurance Base Policy Forms and Riders Associated with 80650 1/97 (LTC2), 80880 NTQ 1/98 (NTQ2)

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These forms were originally sold under the name Kanawha Insurance Company (Kanawha) from 1997 through 2003. The South Carolina Department of Insurance approved the Form A application on July 12, 2018, pursuant to Order 2018-003. Upon approval by South Carolina, the Texas Department of Insurance approved the redomestication and merger of Kanawha with and into Continental General Insurance Company pursuant to Commissioner Order 2018-5594 dated July 31, 2018. The surviving company is Continental General Insurance Company. The effective date of the acquisition, redomestication, and merger is August 9, 2018. Continental General Insurance Company will honor all liabilities of Kanawha and the terms, conditions, or benefits of the policy, contract, or certificate. The UCAA tracking number associated with that filing is 103947-000.

Some riders may not be available in all states. The issue date range associated with active, premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

This rate increase filing is a refile of SERFF filing #GLTC-133093925, which was withdrawn on 10/13/2022, with the following changes:

- Inforce has been updated from 12/31/2020 to 12/31/2021,
- The Prospective Present Value methodology is using the original assumptions for the prior assumptions, instead of the Company's purchase GAAP assumptions for this block, and
- In the withdrawn filing a composite restated original loss ratio of 72.5% was used for all inflation groups, while in this refile the Company calculated the respective restated loss ratio for each inflation group.
 - An example of impact of this can be seen in the no inflation rate increase calculated by the If-Knew/Make-up Blend methodology. In the initial filing, using a loss ratio of 72.5% the resulting rate increase was 94.4%, but using the no inflation specific original loss ratio of 68.8% the resulting rate increase is now 120.6%.

With these changes the rate increases justified in this filing, using the Company's rate increase methodology of the Prospective Present Value outlined by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), are a 648% rate increase for policies with no inflation and a 963% rate increase for policies with compound inflation. However, per the Company's

conversation with the state on 10/14/2022 the Company is willing to limit the rate increases to the minimum of the If-Knew/Makeup Blend methodology and 75% for the following reasons:

- The Company is testing a pilot wellness program that will hopefully help mitigate the need for rate increases,
- Better align premiums with key states that make up more than 50% of the inforce population, while actively pursuing the justified rate increases in those and other states, and
- Better align future premiums with provided benefits.

Therefore, the Company is currently requesting a 75% rate increase for all policies in your state at this time. While the Company intends to implement the requested rate increase at one time, the Company is open to discussions with the state regarding alternative implementation options, such as an actuarially equivalent series of rate increases.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

- 1. Lower their lifetime maximum benefit,
- 2. Lower their daily benefit, or
- 3. Increase their elimination period.

Contingent Benefit Upon Lapse (CBUL)

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the CBUL benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This CBUL benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Once customer service receives the signed form and selection of an option, a communication is sent which includes a new policy schedule page and a one page change request confirmation. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 61%. This loss ratio has been stated based on the original pricing interest rate of 7%. Based on available documentation, the pricing loss ratio stated above is conservatively assumed to be representative of best estimate expectations. For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the prospective present value formula is calculated as:

Cumulative rate increase % =

 $\frac{\Delta PV(future\ incurred\ claims) - (Restated\ Loss\ Ratio) \Delta PV(future\ earned\ premiums)}{(0.85)PV_{current}(future\ earned\ premiums)}$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience used in the calculation is associated with only active, premium paying policyholders as of the time of this filing's valuation date. Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state.

In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + Cumulative\ Rate\ Increase}{1 + State\ Specific\ Cumulative\ Rate\ Increase\ to\ Date} - 1$$

The original loss ratios restated with the actual sold mix of business and discounted at the current maximum valuation rate of 4.5% are as follows: 68.8% for policies with no inflation and 77.6% for policies with compound inflation.

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6 MARKETING METHOD

These plans were individually solicited by agents and independent brokers representing Kanawha Insurance Company. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9 UNDERWRITING

These policy forms were fully underwritten based on responses to questions in the application and the use of additional underwriting tools such as telephone interviews, attending physician statements, and/or a face-to-face interview. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions use a starting-situs approach, implicitly building in any transfers into the starting-situs assumptions. Claim incidence and termination rates are based on a combination of the Company's historical claim experience on these forms from 2007 through March 31, 2021, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. Utilization reflects average

utilization during the study period of 2016-2020, which is projected forward with a cost of care assumption. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration.

The assumptions reflect the Company's current best estimate of future morbidity and considers the recent, emerging experience (particularly experience of the last five years), but generally excluded or otherwise adjusted for 2020 experience deemed to be materially impacted by the COVID-19 pandemic. The baseline assumptions include future morbidity improvement equal to 100% of the Scale G2 improvement scale, centered at 2018, beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company - specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality is based on the Milliman 2017 Long-Term Care Guidelines with fitting adjustments varying by situs, claim duration, gender, benefit trigger, incurred age, Florida/non-Florida, benefit type, elimination period, coverage type, and product series.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total persistency on an active life basis. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation. The table below shows the voluntary lapse assumptions.

LTC Lapse Rate Assumptions					
Lifetime Pay Only	Married	Single			
Compound/Simple Inflation	0.40%	0.65%			
No Inflation	0.75%	1.00%			
Limited Pay / Paid Up Policies	0.00%	0.00%			

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period. Also, an additional voluntary lapse assumption for NFO conversion rate, which is calculated as 19% of the requested rate increase capped at 19%, is included.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the prospective present value formula. Expenses are not accounted for in the prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 40 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 12/31/2021 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

The average annual premium for Virginia is above the nationwide average, but this is due to the mix of business in Virginia, not the cumulative rate increases approved. This is evident when comparing the cumulative approvals and the base rates for a 60-year-old, lifetime pay, lifetime benefit period, 0 day EP, TQ, Standard UW Class for the top 5 states with the most lives, as seen in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE - PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 12/31/2021 is contained in Exhibit 2a. Experience for loss years 2021 and prior are developed through 12/31/2021. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

The nationwide historical and projected experience for all policies issued under these products is contained in Exhibit 3a. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 3b contains the nationwide historical and projection experience for active, premium-paying policies. The experience is adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 10/30/2023 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 12/31/2021.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all currently active, premium paying policies by state under each product grouping as of the inforce date. Additionally, the exhibit includes each state's cumulative rate increases.

Exhibit 2a contains the historical nationwide lifetime experience for all non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical state-specific lifetime experience for all currently active, premium paying non-inflation policies issued under these products by issue year within calendar year.

Exhibit 2c contains the historical nationwide lifetime experience for all compound inflation policies issued under these products by issue year within calendar year.

Exhibit 2d contains the historical nationwide lifetime experience for all currently active, premium paying compound inflation policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for currently active, premium-paying non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3c contains historical and projected nationwide experience for all compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3d contains historical and projected nationwide experience for currently active, premium-paying compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3e contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3f contains historical and projected nationwide experience for currently active, premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for currently active, premium-paying non-inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4c contains historical and projected state-specific experience for all compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4d contains historical and projected state-specific experience for currently active, premium-paying compound inflation policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4e contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4f contains historical and projected state-specific experience for currently active, premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5a contains nationwide experience for currently active, premium-paying non-inflation policies, restated to the state's rate level, using original assumptions and current moderately adverse assumptions. Additionally, this exhibit includes the justified rate increase calculation for non-inflation policies.

Exhibit 5b contains nationwide experience for currently active, premium-paying compound inflation policies, restated to the state's rate level, using original assumptions and current moderately adverse assumptions. Additionally, this exhibit includes the justified rate increase calculation for compound inflation policies.

Exhibit 6a demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying non-inflation policies. The "If Knew" and "Make-up" rate increases included in this calculation target the restated original loss ratio of 68.8% for non-inflation policies.

Exhibit 6b demonstrates the If-Knew / Makeup Blend (Minnesota Method) calculation using nationwide experience for currently active, premium-paying compound inflation policies. The "If Knew" and "Makeup" rate increases included in this calculation target the restated original loss ratio of 77.6% for compound inflation policies.

Exhibit 7a demonstrates the dual-loss ratio test associated with regulation 14VAC5-200-153 for currently, active premium paying non-inflation policies.

Exhibit 7b demonstrates the dual-loss ratio test associated with regulation 14VAC5-200-153 for currently, active premium paying compound inflation policies.

23 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. The filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Given this, I cannot certify the proposed rates to be sustainable over the lifetime of the form with no future premium increases or that they would be sufficient to cover anticipated costs under moderately adverse conditions.

Madison P. Nahrup, ASA, MAAA

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120

Austin, Texas 78717

Appendix A

Continental General Insurance Company 80650 1/97 (VA), 80880 1/98 (VA)

Virginia

Requested Rate Increase for Policies with No Inflation = 75% Requested Rate Increase for Policies with Compound Inflation = 75%

Issue Date Range (Section 1 in Actuarial Memorandum)

Rate Stabilization Date for Virginia 10/1/2003

Number of Active, Premium-Paying Policyholders and their Annualized Premium as of December 31, 2021

Number of active, premium-paying lives in Virginia

 Issued prior to Rate Stabilization
 460

 Issued on or after Rate Stabilization
 0

 Average issue age
 59

 Virginia
 460
 \$ 1,315,557

 Nationwide
 8,623
 \$ 23,996,123

Average Annual Premium for Active, Premium-Paying Policyholders (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the current rate increase is:

Policies with Compound Inflation Policies with No Inflation

Virginia3,274Virginia2,112Nationwide2,953Nationwide2,581

The average annual premium for this form and associated riders in Virginia,

including the impact of the requested rate increase, is:

Policies with Compound Inflation 5,730
Policies with No Inflation 3,696

The averages above, without context, may be misleading (due to demographic differences) therefore the Company has added the below table.

Comparison of Virginia Base Rates to the Top 4 States with Inforce (Section 17 in Actuarial Memorandum)

						Issue Age 60					
	Premium-					В	ase Rates for		Base Rates for	Cumulative	Cumulative
	Paying	/	Annualized	A۱	/erage	San	nple Policy - No	5	Sample Policy -	RINC % - No	RINC % -
State	Lives		Premium	Pr	emium		Inflation		Compound	Inflation	Compound
FL	2,441	\$	8,704,469	\$	3,566	\$	2,290	\$	4,185	233%	266%
NC	931	\$	2,614,973	\$	2,809	\$	1,652	\$	2,746	140%	140%
SC	676	\$	1,476,886	\$	2,185	\$	1,683	\$	4,028	145%	252%
VA	460	\$	1,315,557	\$	2,860	\$	1,321	\$	2,978	92%	161%
TX	509	\$	1,623,426	\$	3,179	\$	2,021	\$	4,068	194%	256%
NW	8,623	\$	23,996,123	\$	2,783		_		_		

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes: 60% for all policies in 2009, 10% for policies without inflation and 45.5% for policies with inflation in 2016 (phased in over 3 years)

No Inflation Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	146.8%
The Lifetime Loss Ratio with the requested rate increase is:	140.2%

Compound Inflation Lifetime Loss Ratio - Exhibit 3c

The Lifetime Loss Ratio without the requested rate increase is:	353.8%
The Lifetime Loss Ratio with the requested rate increase is:	320.2%

Appendix B

Continental General Insurance Company

Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 80650 1/97 and 80880 1/98

Two policies were available: a tax qualified policy (form 80650 1/97) and a non-tax qualified policy (form 80880 1/98). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 30, or 90 calendar days. The elimination period can be satisfied by any combination of nursing home, assisted living, hospice or adult day care services. Benefit periods are available as two, three, or four years, or lifetime, and are payable on an indemnity basis (flat per diem rate). Daily benefits ranged from \$50 to \$200 for nursing home, assisted living, hospice and adult day care. Home health care coverage can be added as a rider, where the maximum benefit period is less than or equal to the nursing home benefit period and the daily benefit must be at least \$30 and cannot exceed the smaller of \$200 or 150% of the daily nursing home benefit.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired. Additionally, under form 80880 1/98 benefits of the policy are triggered if services are required due to medical necessity.

An insured who qualifies for benefits will be eligible to receive all long-term care services that are included in the Plan of Care and covered under the policy. For both forms, this could include nursing home care, assisted living facility care, adult day care, or hospice care benefit. A 60-day per year bed reservation benefit is included in the Plan of Care under the base policy. Additionally, other alternate services could be included, if agreed to by all parties.

On both policies, benefits are fully restored if the insured does not receive any contractually covered services for 180 consecutive days, extended by any period of inpatient hospitalization.

After the 91st consecutive day of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

All benefits are subject to the daily maximums, the total benefit allowance (except for the home health care rider benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit.

Several optional riders were available for these policies:

- Rider 80900 NTQ 1/98 and Rider 80660 1/97 Home Health Care:
 - o The benefit triggers and EP of the policy apply. However,
 - The maximum benefit period must be less than or equal to the nursing home benefit period; and

Appendix B

Continental General Insurance Company Description of Benefits

- The daily benefit must be at least \$30 and cannot exceed the smaller of \$200 or 150% of the daily nursing home benefit.
- Home Health Care benefits are payable on an indemnity basis.
- Home Health Care does count toward the waiver of premium period in the base policy.
- Homemaker Care benefits are payable for services such as shopping, housekeeping, transportation, laundry or cooking. This is payable for up to 104 days per calendar year. Limited to 25% of the daily Home Health Care benefit.
- Respite Care benefits are payable for temporary care by a live-in companion. The maximum benefit is 14 days per year, with no EP. The daily limit is the same as for Home Health Care.
- Rider 93072 NTQ 1/98 and Rider 80680 1/97 Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary. This is not capped. If the rider terminates, benefits revert to the amount originally issued.
- Rider 93087 NTQ 1/98 and 90170 1/97— Guaranteed Purchase Option: On the 3rd, 6th, 9th, and 12th anniversaries, but not beyond the 85th birthday, the insured may elect to purchase, without evidence of insurability, a new policy providing 25% of the daily benefits provided by the original policy.
- Rider 93000 1/97— Non-forfeiture Benefit: After 3 years inforce, if the policy would otherwise lapse for nonpayment of premiums, or is cancelled by the insured, coverage continues with the monthly benefit maximum then in effect, but for a reduced policy maximum. The policy maximum is the greater of: (1) the monthly benefit maximum for one month in effect on the due date of the unpaid premium; or (2) the sum of all premiums paid
- Rider 93102 1/98 and 90175 1/97 Return of Premium Benefit: This benefit is payable when the policy terminates by death or otherwise. The benefit is the total of premiums paid for the policy less unearned premiums refunded at death, multiplied by a percentage stated in the rider and minus any benefits that the insured has or is entitled to receive.
- Rider 80710 1/97 Survivorship Benefit: If spouses are both insured upon the first death: (1) waive future premiums, if the death occurs on or after the 10th anniversary of the policy; or (2) waive premiums beginning on the 10th anniversary if the death occurs prior thereto.

Continental General Insurance Company Appendix C Policy Form: 80650 1/97, 80880 1/98 Distribution of Inforce Business as of 12/31/2021

		ionwide					rginia		
Issue Year	Count	% of Count	Premium	% of Premium	Issue Year	Count	% of Count	Premium	% of Premium
1995 1996	25 95	0.2% 0.6%	29,448 79,285	0.1% 0.3%	1995 1996	-	0.0%	-	0.0% 0.0%
1997	306	2.0%	564,902	2.0%	1997		0.0%		0.0%
1998	1,352	8.8%	2,547,780	8.9%	1998	3	0.4%	2,742	0.2%
1999	2.049	13.3%	3,913,454	13.6%	1999	15	2.2%	9,112	0.6%
2000	3,097	20.1%	5,791,571	20.2%	2000	81	11.7%	124,756	8.9%
2001	4,463	29.0%	8,180,668	28.5%	2001	250	36.1%	438,009	31.2%
2002	3,717	24.2%	7,080,783	24.7%	2002	339	48.9%	810,045	57.7%
2003	272	1.8%	484,913	1.7%	2003	5	0.7%	19,437	1.4%
Total	15,376	100.0%	28,672,803	100.0%	Total	693	100.0%	1,404,100	100.0%
Issue Age	Count	% of Count	Premium	% of Premium	Issue Age	Count	% of Count	Premium	% of Premium
<45	504	3.3%	342,505	1.2%	<45	18	2.6%	11,488	0.8%
45 - 49	950	6.2%	806,076	2.8%	45 - 49	42	6.1%	53,806	3.8%
50 - 54	2,893	18.8%	3,150,307	11.0%	50 - 54	143	20.6%	194,714	13.9%
55 - 59	3,990	25.9%	6,851,376	23.9%	55 - 59	192	27.7%	373,092	26.6%
60 - 64	4,067	26.5%	9,375,326	32.7%	60 - 64	191	27.6%	459,821	32.7%
65 - 69	2,294	14.9%	6,028,465	21.0%	65 - 69	87	12.6%	247,143	17.6%
70 - 74	611	4.0%	1,950,042	6.8%	70 - 74	19	2.7%	64,036	4.6%
75 - 79	65	0.4%	168,706	0.6%	75 - 79	1	0.1%	-	0.0%
>80 Total	2 15,376	0.0% 100.0%	28,672,803	0.0% 100.0%	>80 Total	693	0.0% 100.0%	1,404,100	0.0% 100.0%
	15,3/6	100.0%	20,072,803	100.0%	rotal	693	100.0%	1,404,100	
Attained Age	Count	% of Count	Premium	% of Premium	Attained Age	Count	% of Count	Premium	% of Premium
<45	11	0.0%	1,770	0.0%	<45	-	0.0%	-	0.0%
45 - 49	20	0.2%	11,013	0.0%	45 - 49	-	0.0%	-	0.0%
50 - 54	50	0.3%	22,393	0.1%	50 - 54	1	0.1%	-	0.0%
55 - 59	110	0.7%	58,648	0.2%	55 - 59	5	0.7%	-	0.0%
60 - 64	317	2.1%	263,181	0.9%	60 - 64	15	2.2%	17,850	1.3%
65 - 69	860	5.6%	782,381	2.7%	65 - 69	50	7.2%	75,007	5.3%
70 - 74	2,642	17.2%	2,768,209	9.7%	70 - 74	144	20.8%	199,176	14.2%
75 - 79 >80	3,858	25.1% 48.8%	6,514,510	22.7%	75 - 79 >80	191 287	27.6% 41.4%	380,211	27.1%
Total	7,508 15,376	100.0%	18,250,699 28,672,803	63.7% 100.0%	7otal	693	100.0%	731,855 1,404,100	52.1% 100.0%
Total	13,370	100.070							
								, . ,	
Gender	Count	% of Count	Premium	% of Premium	Gender	Count	% of Count	Premium	% of Premium
Female	9,768	63.5%	Premium 18,577,737	% of Premium 64.8%	Gender Female	Count 431	% of Count 62.2%	Premium 853,372	% of Premium 60.8%
Female Male	9,768 5,608	63.5% 36.5%	Premium 18,577,737 10,095,066	% of Premium 64.8% 35.2%	Gender Female Male	Count 431 262	% of Count 62.2% 37.8%	Premium 853,372 550,728	% of Premium 60.8% 39.2%
Female	9,768	63.5%	Premium 18,577,737	% of Premium 64.8%	Gender Female	Count 431	% of Count 62.2%	Premium 853,372	% of Premium 60.8%
Female Male	9,768 5,608	63.5% 36.5%	Premium 18,577,737 10,095,066	% of Premium 64.8% 35.2%	Gender Female Male	Count 431 262	% of Count 62.2% 37.8%	Premium 853,372 550,728	% of Premium 60.8% 39.2%
Female Male Total	9,768 5,608 15,376	63.5% 36.5% 100.0%	Premium 18,577,737 10,095,066 28,672,803	% of Premium 64.8% 35.2% 100.0%	Gender Female Male Total	Count 431 262 693	% of Count 62.2% 37.8% 100.0%	Premium 853,372 550,728 1,404,100	% of Premium 60.8% 39.2% 100.0%
Female Male Total Inflation Options	9,768 5,608 15,376 Count 8,850 6,526	63.5% 36.5% 100.0% % of Count 57.6% 42.4%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6%	Gender Female Male Total Inflation Options	Count 431 262 693 Count 446 247	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4%
Female Male Total Inflation Options 5% Compound	9,768 5,608 15,376 Count 8,850	63.5% 36.5% 100.0% % of Count 57.6%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4%	Gender Female Male Total Inflation Options 5% Compound	Count 431 262 693 Count 446	% of Count 62.2% 37.8% 100.0% % of Count 64.4%	Premium 853,372 550,728 1,404,100 Premium 1,004,713	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6%
Female Male Total Inflation Options 5% Compound None Total	9,768 5,608 15,376 Count 8,850 6,526	63.5% 36.5% 100.0% % of Count 57.6% 42.4%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6%	Gender Female Male Total Inflation Options 5% Compound None Total	Count 431 262 693 Count 446 247	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4%
Female Male Total Inflation Options S% Compound None Total Limited Payment Options	9,768 5,608 15,376 Count 8,850 6,526 15,376	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options	Count 431 262 693 Count 446 247 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium
Female Male Total Inflation Options 5% Compound None Total	9,768 5,608 15,376 Count 8,850 6,526 15,376	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total	Count 431 262 693 Count 446 247 693 Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay	Count 431 262 693 Count 446 247 693 Count 1	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay	Count 431 262 693 693 693 693 693 693 693 693 693 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 47.9% 4.8%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 0.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65	Count 431 262 693 Count 446 247 693 Count 1 1 95 16	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 15,11,932	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 0.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 13	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 4.8% 1.0% 76.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,041,000 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifettime	Count 431	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 Premium 1,404,100 1,404,100 Premium	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,041,000 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%
Female Male Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count	63.5% 36.5% 100.0% ** of Count 57.6% 42.4% 100.0% ** of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 13.7% 2.3% 1.9% 82.0% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 Premium 1,404,100 Premium 756,968	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 Premium 1,404,100 Premium 756,968	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0% % of Count 35.4% 31.1% 0.6% 32.9% 0.1%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,339 22,088	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 20.0% 100.0% 42.5% 27.9% 0.6% 29.0% 0.1%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 9180	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 336 159 198	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 Premium 756,968 315,544 331,587	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 23.6% 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count Count 4,777 97 5,054	63.5% 36.5% 100.0% **of Count 57.6% 42.4% 100.0% **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,772,803 Premium 12,175,293 8,001,534 163,813 8,308,839	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 27.9% 0.6% 29.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 2.3% 1.9% 82.0% 48.5% 22.9% 0.0% 28.6%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium \$ 100.0% \$ 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0% % of Count 35.4% 31.1% 0.6% 32.9% 0.1%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,339 22,088	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 20.0% 100.0% 42.5% 27.9% 0.6% 29.0% 0.1%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 9180	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 336 159 198	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 Premium 756,968 315,544 331,587	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 23.6% 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054 8 15,376	63.5% 36.5% 100.0% **of Count 57.6% 42.4% 100.0% **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 200.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count 336 159 - 198 - 198 - 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.99% 82.0% 20.0% \$0.00%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 Premium 31,404,100 1,404,100 1,404,100 1,404,100 1,404,100 1,404,100 1,404,100 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% % of Premium 53.9% 22.5% 0.0% 23.6% 0.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 90 180 Total Benefit Period	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count Count 5,440 4,777 97 5,054 8 15,376 Count	63.5% 36.5% 100.0% % of Count 57.6% 42.4% 100.0% % of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0% % of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 29.0% 0.6% 29.0% 0.1% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 Premium 756,968 315,544 331,587 1,404,100 Premium 1,404,100 Premium 756,968	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 23.6% 0.0% \$ 0.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,694 15,376 Count Count Count Count Count Count 5,440 4,777 97 5,054 8 15,376 Count Count 8 15,376	63.5% 36.5% 100.0% **of Count 57.6% 42.4% 100.0% **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0% **of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803 Premium Premium 12,765,299 12,765,299 12,778,203	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 27.9% 27.9% 0.1% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years	Count 431 262 693 Count 1 95 16 13 568 693 Count 1 198 - 198 - 198 - 198 Count 198 - 198 Count 198 -	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 Premium 756,968 315,544 331,587 1,404,100 Premium 756,968	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 22.5% 0.0% 23.6% 0.0% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count Count Count 5,440 4,777 97 5,054 8 15,376 Count Count 8 15,376 Count 1,371 3,229 10,194	63.5% 36.5% 100.0% ** of Count 57.6% 42.4% 100.0% ** of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0% ** of Count 35.4% 31.1% 0.6% 32.9% 21.0% 66.3%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 2,008,839 22,088 28,672,803 Premium 869,480 2,528,377 5,728,026	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 25.9% 100.0% 45.6% 100.0% 100.0% 100.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0% 30.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count 336 159 - 198 - 693 Count 198 - 602 208	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 2.3% 1.99% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 28.6% 100.0% % of Count 48.5% 30.0% 58.6% 58.6%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544 331,587 1,404,100 Premium 756,968 315,544 331,587 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 22.5% 0.0% 23.6% 0.0% 100.0% 100.0% 25.5% 0.0% 25.5% 65.6%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054 8 15,376 Count Count 8,820 13,371 3,229	63.5% 36.5% 36.5% 100.0% % of Count 0.3% 17.9% 4.8% 1.00.0% % of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0% % of Count 3.8% 8.9% 21.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803 Premium 22,765,29 800,1534 809,800 809,800 859,800 25,28,377 5,728,025	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 27.9% 0.6% 29.9% 0.1% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 199 603	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 0.0% 28.6% 0.0% 28.6% 0.0% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544 1,404,100 Premium 22,221 101,474 354,869	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 20.0% 22.5% 0.0% 23.6% 0.0% 23.6% 0.0% 4 of Premium 1.6% 7.2% 25.3%
Female Male Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count Count 5,440 4,777 97 5,054 8 15,376 Count 582 1,371 3,229 10,194 15,376	63.5% 36.5% 100.0% **Sof Count 57.6% 42.4% 100.0% **Sof Count 0.3% 17.9% 4.8% 1.0% 76.0% 100.0% **Sof Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0% **Sof Count 3.8% 8.9% 21.0% 66.3% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,839 22,088 28,672,803 Premium 869,480 2,528,377 5,728,026 19,546,919 28,672,803	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% 25.5% 27.9% 0.6% 29.0% 0.1% 100.0% % of Premium 3.0% 8.8% 20.0% 68.2% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 19 603 Count 19 603	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% \$ 45.5% \$ 50.0% \$ 50.0% \$ 50.0% \$ 50.0% \$ 50.0% \$ 50.0% \$ 50.0% \$ 50.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544 1,404,100 Premium 22,221 101,474 354,869 925,536 1,404,100	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 22.5% 0.0% 23.6% 0.0% 100.0% 100.0% 25.5% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total Marital Status	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054 8 15,376 Count 5,420 15,376 Count 5,420 15,376 Count C	63.5% 36.5% 100.0% **of Count 57.6% 42.4% 100.0% **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0% **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 2,2,088 28,672,803 Premium 869,480 2,528,377 5,728,026 19,546,919 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% % of Premium 42.5% 27.9% 0.6% 29.0% 0.1% 100.0% % of Premium 3.0% 8.8% 20.0% 68.2% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total Marital Status	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count 198 693 Count 198 600 208 406 693	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.99% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0% % of Count 2.7% 8.7% 30.0% 58.6% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 Premium 756,968 315,544 331,587 1,404,100 Premium 22,221 101,474 354,869 925,536 1,404,100 Premium Premium 22,221 101,474 354,869 925,536 1,404,100 Premium	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 100.0% 23.6% 0.0% 100.0% \$ of Premium 1.6% 7.2% 25.3% 65.9% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years 4 years Lifetime Total Marital Status Single	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054 8 15,376 Count 582 1,371 3,229 10,194 15,376 Count 4,962	63.5% 36.5% 36.5% 100.0% ** of Count 0.3% 17.9% 4.8% 1.00% ** of Count 35.4% 31.1% 0.6% 32.9% 0.1% 100.0% ** of Count 38% 66.3% 100.0% ** of Count 38% 66.3% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 8,308,339 22,088 28,672,803 Premium 869,480 5,528,377 5,728,026 19,546,919 28,672,803 Premium 10,881,546	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% % of Premium 0.0% 0.0% 0.0% 100.0% 100.0% % of Premium 42.5% 27.9% 0.6% 29.0% 0.1% 100.0% % of Premium 3.0% % of Premium 3.0% % of Premium 3.0% % of Premium 3.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total Marital Status Single	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 19 603 Count 19 603	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.9% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0% % of Count 2.7% 30.0% 58.6% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 1,404,100 1,404,100 Premium 756,968 315,544 31,587 1,404,100 Premium 22,221 101,474 354,869 925,536 1,404,100 Premium 461,338	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 25.3% 0.0% 23.6% 0.0% 100.0% 30.9% 100.0% % of Premium 53.9% % of Premium % of Premium 1.6% 7.2% 25.3% 65.9% 100.0%
Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total Marital Status	9,768 5,608 15,376 Count 8,850 6,526 15,376 Count 41 2,751 743 157 11,684 15,376 Count 5,440 4,777 97 5,054 8 15,376 Count 5,420 15,376 Count 5,420 15,376 Count C	63.5% 36.5% 100.0% **of Count 57.6% 42.4% 100.0% **of Count 0.3% 17.9% 4.8% 1.0% 76.0% 31.1% 0.6% 32.9% 0.1% 100.0% **of Count 3.8% 8.9% 21.0% 66.3% 100.0%	Premium 18,577,737 10,095,066 28,672,803 Premium 15,611,665 13,061,138 28,672,803 Premium 11,932 28,660,871 28,672,803 Premium 12,176,529 8,001,534 163,813 2,2,088 28,672,803 Premium 869,480 2,528,377 5,728,026 19,546,919 28,672,803 Premium	% of Premium 64.8% 35.2% 100.0% % of Premium 54.4% 45.6% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% % of Premium 42.5% 27.9% 0.6% 29.0% 0.1% 100.0% % of Premium 3.0% 8.8% 20.0% 68.2% 100.0%	Gender Female Male Total Inflation Options 5% Compound None Total Limited Payment Options 5 Pay 10 Pay PU at 65 Single Lifetime Total Elimination Period Days 0 30 60 90 180 Total Benefit Period 2 years 3 years 4 years Lifetime Total Marital Status	Count 431 262 693 Count 446 247 693 Count 1 95 16 13 568 693 Count Count 19 60 208 406 693 Count Count	% of Count 62.2% 37.8% 100.0% % of Count 64.4% 35.6% 100.0% % of Count 0.1% 13.7% 2.3% 1.99% 82.0% 100.0% % of Count 48.5% 22.9% 0.0% 28.6% 0.0% 100.0% % of Count 2.7% 8.7% 30.0% 58.6% 100.0%	Premium 853,372 550,728 1,404,100 Premium 1,004,713 399,387 1,404,100 Premium 1,404,100 Premium 756,968 315,544 331,587 1,404,100 Premium 22,221 101,474 354,869 925,536 1,404,100 Premium Premium 22,221 101,474 354,869 925,536 1,404,100 Premium	% of Premium 60.8% 39.2% 100.0% % of Premium 71.6% 28.4% 100.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% \$ of Premium 53.9% 22.5% 0.0% 100.0% 23.6% 0.0% 100.0% \$ of Premium 1.6% 7.2% 25.3% 65.9% 100.0%

Continental General Insurance Company Appendix C Policy Form: 80650 1/97, 80880 1/98 Distribution of Inforce Business as of 12/31/2021

Nationwide Nationwide						
HHC Percent	Count	% of Count	Premium	% of Premium		
<0.5	909	5.9%	1,343,663	4.7%		
0.5-0.75	915	6.0%	1,267,599	4.4%		
0.75-1	760	4.9%	1,273,232	4.4%		
1-1.25	12,073	78.5%	23,456,520	81.8%		
1.25-1.5	363	2.4%	636,425	2.2%		
>1.5	356	2.3%	695,363	2.4%		
Total	15,376	100.0%	28,672,803	100.0%		

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	4,943	32.1%	11,269,872	0.0%
TQ	10,433	67.9%	17,402,931	100.0%
Total	15,376	100.0%	28,672,803	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	8,623	56.1%	23,990,750	83.7%
Active, Non Premium Paying	3,574	23.2%	-	0.0%
Disabled Non-Paid-Up	1,152	7.5%	4,682,053	16.3%
Disabled Paid-Up	2,027	13.2%	-	0.0%
Total	15,376	100.0%	28,672,803	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	2,766	32.1%	7,866,495	32.8%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	4,588	53.2%	12,345,747	51.5%
Quarterly	739	8.6%	2,246,644	9.4%
Semi-Annual	530	6.1%	1,531,864	6.4%
Total	8,623	100.0%	23,990,750	100.0%

^{*}Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium	
Preferred	13,432	87.4%	24,087,078	84.0%	
Select	584	3.8%	1,449,888	5.1%	
Standard	1,360	8.8%	3,135,837	10.9%	
Total	15 376	100.0%	28 672 803	100.0%	

Virginia					
HHC Percent	Count	% of Count	Premium	% of Premium	
<0.5	15	2.2%	21,355	1.5%	
0.5-0.75	12	1.7%	27,046	1.9%	
0.75-1	34	4.9%	81,929	5.8%	
1-1.25	599	86.4%	1,242,470	88.5%	
1.25-1.5	30	4.3%	25,610	1.8%	
>1.5	3	0.4%	5,691	0.4%	
Total	693	100.0%	1,404,100	100.0%	

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	442	63.8%	1,004,215	71.5%
TQ	251	36.2%	399,884	28.5%
Total	693	100.0%	1,404,100	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Active, Premium Paying	460	66.4%	1,315,557	93.7%
Active, Non Premium Paying	119	17.2%	-	0.0%
Disabled Non-Paid-Up	25	3.6%	88,543	6.3%
Disabled Paid-Up	89	12.8%	-	0.0%
Total	693	100%	1 404 100	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	174	37.8%	533,933	40.6%
Bi-Weekly	-	0.0%	-	0.0%
Monthly	241	52.4%	670,171	50.9%
Quarterly	17	3.7%	41,159	3.1%
Semi-Annual	28	6.1%	70,294	5.3%
Total	460	100.0%	1,315,557	100.0%

*Count includes active, premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	575	83.0%	1,110,082	79.1%
Select	31	4.5%	75,597	5.4%
Standard	87	12.6%	218,421	15.6%
Total	693	100.0%	1.404.100	100.0%

Continental General Insurance Company Appendix D Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Persistency Study

The persistency study is on an active life basis and is comprised of voluntary lapse and active life mortality assumptions. The mortality and lapse assumptions were developed using actual experience from lifetime pay policies (excluding nonforfeiture policies) issued by Kanawha Insurance Company from 2007 and later with durations 10+, excluding durations that began in 2020 or later to exclude Covid-19 related impacts.

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with selection factors, attained age factors (to adjust the base table to an active life basis), underwriting class factors, and other company-specific adjustments where credible data exists. The baseline assumptions include future mortality improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years. Disabled life mortality, studied separately, is based on the Milliman 2017 Long Term Care Guidelines with fitting adjustments.

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates to derive the total persistency. Benefit exhaustions are treated separately. Because the projection model uses a first principles approach, no explicit assumption related to benefit exhaust is necessary. All remaining policies were assumed to terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

Exhibit D-1 contains the comparison of total terminations experience to the current termination assumption for healthy lives. The exhibit shows total lives, actual total terminations and expected total terminations by duration.

Incidence Study

An incidence study was also conducted on the Company's actual policy and claims data through March 31, 2021, on policies issued by Kanawha Insurance Company. Fitting factors to the Milliman 2017 Long Term Care Guidelines were developed using experience from calendar years 2007 through 2019 (with a focus on years 2015-2019) and judgment. The study excluded 2020 and 2021 experience to account for potential reporting lags and COVID-19 related impacts.

The actual-to-expected fitting factors varied by situs, tax status, risk class, attained age, benefit trigger, elimination period, gender, non-Florida/Florida, benefit period, inflation protection, and product series. The baseline assumptions include future morbidity improvement equal to 100% of the Scale G2 improvement scale beginning in the first projection year and continuing for ten projection years, but does not include any loads for moderately adverse experience.

A claim was counted as having occurred once it survived the elimination period and the claim counts were not adjusted for claims that were incurred but not reported (IBNR). An IBNR adjustment was not deemed necessary

as the study includes 15 months of runout from 2019. Additionally, the study was conducted on an active life basis.

Exhibit D-2 contains the comparison of actual claim counts to the current assumption of expected claim counts.

Continental General Insurance Company Appendix D

Exhibit D-1

Policy Forms: 80650 1/97, 80880 1/98 Healthy Lives Persistency Study Experience by Policy Duration

Policy	Total	Total Actual Terminations		Total Expected Terminations	
Duration	Lives	Count	Rate	Count	Rate
5	376	11	2.9%	4	1.1%
6	4,359	84	1.9%	54	1.2%
7	9,227	207	2.2%	127	1.4%
8	12,606	262	2.1%	188	1.5%
9	14,964	292	2.0%	240	1.6%
10	16,203	337	2.1%	276	1.7%
11	15,980	309	1.9%	284	1.8%
12	15,314	310	2.0%	285	1.9%
13	14,678	273	1.9%	287	2.0%
14	14,060	276	2.0%	291	2.1%
15	13,405	256	1.9%	299	2.2%
16	12,677	265	2.1%	307	2.4%
17	11,903	296	2.5%	311	2.6%
18	10,858	254	2.3%	310	2.9%
19	7,692	228	3.0%	246	3.2%
20	4,500	137	3.0%	161	3.6%
21	2,373	76	3.2%	92	3.9%
22	1,000	34	3.4%	44	4.4%
23+	188	9	4.8%	10	5.3%
Total	182,365	3,916	2.1%	3,814	2.1%
Durations 10+	140,832	3,060	2.2%	3,201	2.3%

Notes:

- 1) Experience through 3/31/2021
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors.
- 3) Record years 2007 to 2019
- 4) Includes only lifetime pay policies (excludes 5 Pay and 10 Pay).

Continental General Insurance Company

Appendix D Exhibit D-2

Policy Forms: HHC, LTC1, LTC2, LTC3, LTC4, LTC5 Incidence Study

Experience by Policy Duration

Actual

562

645

650

703

Expected Actual to

616

657

688

707

6,779

91.2%

98.2%

94.5%

99.4%

99.8%

Total

28,296

27,278

25,903

251,969

Policy

13

14

15

16

Durations (10-25)

Duration	Lives	Claim Count	Claim Count	Expected
1	109	0	0	0.0%
2	518	0	1	0.0%
3	1,529	1	2	43.3%
4	4,528	12	11	108.8%
5	10,032	37	46	80.7%
6	17,139	100	116	86.1%
7	22,694	201	200	100.6%
8	26,318	289	283	102.0%
9	28,469	338	365	92.6%
10	29,266	403	440	91.6%
11	29,470	523	510	102.6%
12	29,160	569	575	99.0%

24,032 20,709 723 103.8% 17 696 15,854 18 629 629 100.1% 19 10,162 478 107.6% 20 5,966 386 334 115.6% 21 3,265 236 217 108.8% 1,614 130 22 132 98.6% 23 740 65 72 90.0% 233 24 25 25 98.2% 25 21 113.7% Total 363,306 7,745 7,803 99.3% Subtotal for Key

Experience by Calendar Year

6,767

Calendar	Total	Actual	Expected	Actual to
Year	Lives	Claim Count	Claim Count	Expected
2007	34,333	405	400	101.2%
2008	33,483	461	442	104.3%
2009	32,560	486	482	100.7%
2010	31,096	491	516	95.1%
2011	29,859	501	551	90.9%
2012	28,875	584	585	99.8%
2013	27,919	593	617	96.1%
2014	27,037	653	654	99.9%
2015	26,030	612	683	89.6%
2016	24,860	753	703	107.2%
2017	23,642	710	716	99.2%
2018	22,434	763	727	105.0%
2019	21,178	733	727	100.9%
Total	363,306	7 745	7.803	99 3%

Experience by Policy Form

			•	
Policy	Total	Actual	Expected	Actual to
Form	Lives	Claim Count	Claim Count	Expected
HHC	11,865	663	675	98%
LTC1	18,792	1,123	1,137	99%
LTC2	237,861	5,331	5,360	99%
LTC3	93,855	626	627	100%
LTC4	286	1	2	64%
LTC5	647	1	2	44%
Total	363,306	7,745	7,803	99.3%

Notes:

- 1) Experience through 3/31/2021.
- 2) Calendar years 2007 to 2019.

Continental General Insurance Company Appendix E

Policy Persistency Comparison Policy Form: 80650 1/97, 80880 1/98

	Actual	Experience	Origina	al Pricing As	sumptions .	Current H	ealthy Lives	<u>Assumptions</u>
Policy	Healthy	Healthy Life			Total			Total
Duration	Lives	Terminations	Lapse	Mortality	Terminations	Lapse	Mortality	Terminations
5	376	2.9%	6.4%	0.9%	7.3%	0.5%	0.6%	1.1%
6	4,359	1.9%	6.2%	1.1%	7.3%	0.6%	0.6%	1.2%
7	9,227	2.2%	6.1%	1.4%	7.5%	0.6%	0.7%	1.4%
8	12,606	2.1%	6.0%	1.6%	7.6%	0.7%	0.8%	1.5%
9	14,964	2.0%	5.9%	1.9%	7.8%	0.7%	0.9%	1.6%
10	16,203	2.1%	5.9%	2.1%	8.0%	0.7%	1.0%	1.7%
11	15,980	1.9%	5.9%	2.3%	8.2%	0.7%	1.1%	1.8%
12	15,314	2.0%	5.9%	2.5%	8.4%	0.7%	1.2%	1.9%
13	14,678	1.9%	5.9%	2.8%	8.7%	0.7%	1.3%	2.0%
14	14,060	2.0%	5.9%	3.0%	8.9%	0.7%	1.4%	2.1%
15	13,405	1.9%	5.9%	3.3%	9.2%	0.7%	1.5%	2.2%
16	12,677	2.1%	6.0%	4.4%	10.4%	0.7%	1.7%	2.4%
17	11,903	2.5%	6.0%	4.8%	10.8%	0.7%	1.9%	2.6%
18	10,858	2.3%	6.0%	5.1%	11.1%	0.7%	2.1%	2.9%
19	7,692	3.0%	6.0%	5.7%	11.7%	0.7%	2.5%	3.2%
20	4,500	3.0%	5.9%	6.3%	12.2%	0.8%	2.8%	3.6%
21	2,373	3.2%	6.0%	6.7%	12.7%	0.8%	3.0%	3.9%
22	1,000	3.4%	6.0%	7.4%	13.4%	0.9%	3.5%	4.4%
23	185	4.9%	5.9%	8.1%	14.0%	0.9%	4.4%	5.3%

Notes:

- 1) Experience through 3/31/2021.
- 2) Record years 2007-2019
- 3) The results shown above include only lifetime pay policies
- 4) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 5) Since Lapse Rates vary by issue age, duration, and attained age, the rates shown above are composites.
- 6) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with fitting factors

Exhibit 1 Continental General Insurance Summary of Active, Premium Paying Lives Nationwide Policy Forms: 80650 1/97, 80880 1/98

As of 12/31/2021

			An	nu	alized Premi	um		Cumu	lative Rate Incre	ase]
State	Policy Count	N	o Inflation	(Compound Inflation		Average Premium	No Inflation	Compound Inflation	Average	Current Status
AK	-	\$	-	\$	-	\$	-	0%	0%	0%	Not Filed
AL	-	\$	-	\$	-	\$	-	21%	21%	0%	Not Filed
AR	39	\$	25,578	\$	36,953	\$	1,603	58%	58%	58%	Not Filed
AZ	125	\$	59,694	\$	181,444	\$	1,929	50%	50%	50%	Not Filed
BC	-	\$	-	\$	-	\$	-	0%	0%	0%	Not Filed
CA	537	\$	56,156	\$	808,275	\$	1,610	15%	15%	15%	
СО	-	\$	-	\$	-	\$	-	50%	50%	0%	
СТ	-	\$	-	\$	-	\$	-	25%	25%		
DC	-	\$	-	\$	-	\$	-	0%	0%	0%	
DE	-	\$	-	\$	-	\$	-	32%	32%	0%	
FL	2,441	\$	5,861,263	\$	2,843,207	\$	3,566	204%	250%	218%	
GA	190	\$	167,276	\$	328,242	\$	2,608	121%	121%		Not Filed
HI IA	418 144	\$	240,568 97,957	\$ \$	1,050,295 245,582	\$ \$	3,088 2,386	121%	236% 191%	206%	Not Filed Not Filed
ID	144	\$	97,937	\$	243,362	\$	2,300	163% 10%	191%	0%	
IL	133	\$	178,308	\$	199,113	\$	2,838	207%	205%		Not Filed
IN	5	\$	4,632	\$	4,703	\$	1,867	15%	15%	15%	
KS	72	\$	16,310	\$	103,233	\$	1,660	43%	86%	79%	
KY	33	\$	29,782	\$	29,296	\$	1,790	80%	116%	96%	
LA	98	\$	135,943	\$	32,681	\$	1,721	89%	114%		Not Filed
MA	-	\$	-	\$	-	\$	-	25%	25%	0%	Not Filed
MD	136	\$	32,671	\$	285,687	\$	2,341	75%	75%	75%	Not Filed
ME	-	\$	-	\$	-	\$	-	50%	50%	0%	Not Filed
MI	32	\$	25,452	\$	64,384	\$	2,807	140%	263%	217%	Not Filed
MN	333	\$	33,136	\$	707,222	\$	2,223	76%	133%	129%	Pending - Requested 440% average rate increa
МО	50	\$	43,994	\$	67,544	\$	2,231	96%	198%	148%	Not Filed
MS	63	\$	74,096	\$	41,075	\$	1,828	125%	125%	125%	Not Filed
MT	2	\$	-	\$	1,086	\$	543	20%	20%	20%	Not Filed
NC	931	\$	928,325	\$	1,686,648	\$	2,809	140%	140%	140%	
ND	29	\$	34,570	\$	11,986	\$	1,605	102%	102%	102%	
NE	47	\$	47,078	\$	72,913	\$	2,553	109%	217%		Not Filed
NH	-	\$		\$	-	\$		50%	50%		
NJ	225	\$	138,511	\$	352,471	\$	2,182	12%	33%		
NM	10	\$	4,834	\$ \$	17,514	\$	2,235	46%	46%	46%	
NV NV	15		6,005		29,892	\$	2,393	49%	126%		
NY OC	_	\$ \$	-	\$	-	\$	-	68% 0%	68% 0%	0% 0%	
ОН	26	\$	6,573	\$	63,772	\$	2,706	208%	208%	208%	
ОК	88	\$	122,564	\$	37,253	\$	1,816	109%	112%		
ON	-	\$	-	\$	-	\$	-	0%	0%		Not Filed
OR	_	\$	_	Ś	_	Ś	_	20%	20%		
PA	338	\$	124,083	\$	917,340	\$	3,081	187%	183%		
RI	5	\$	-	\$	5,365	\$	1,073	20%	20%	20%	
sc	676	\$	772,154	\$	704,732	\$	2,185	145%	252%	186%	
SD	34	\$	3,066	\$	77,063	\$	2,357	51%	130%	125%	Not Filed
TN	267	\$	218,388	\$	358,016	\$	2,159	88%	163%	128%	Not Filed
TX	509	\$	307,159	\$	1,316,267	\$	3,189	194%	256%	242%	Not Filed
UT	12	\$	-	\$	13,051	\$	1,088	0%	0%	0%	Not Filed
VA	460	\$	346,369	\$	969,187	\$	2,860	92%	161%		Pending - Requested 75% average rate increas
VI	-	\$	-	\$	-	\$	-	0%	0%	0%	Not Filed
VT	-	\$	-	\$	-	\$	-	25%	25%		
WA	-	\$	-	\$	-	\$	-	76%	76%	0%	
WI	91	\$	27,248	\$	140,643	\$	1,845	74%	74%		Not Filed
WV	9	\$	5,591	\$	16,656	\$	2,472	45%	45%	45%	
WY	-	\$	-	\$	-	\$	-	51%	51%	0%	Not Filed
Total	8,623		10,175,333		13,820,790		2,783				

Nationwide Cumulative Approved (Original Premium Weighted):

No Inflation Compound Inflation Average 150% 152% 155%

Exhibit 2a Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year All Non-Inflation Policies Combined

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Y Duration
1994	1994				-				0%	
1995 1995	1994 1995	4,770	4,770	4,770	-		-		0% 0%	
1996 1996	1994 1995	-	-	-	-	-	-	-	0%	
1996	1996	20,548	20,548	20,548					0%	
1997 1997	1994 1995						-		0%	
1997	1996	-		-		-		-	0%	
1997 1998	1997 1994	139.146	139.146	139.146	1.381	128.778		130.159	94%	
1998	1995	7.324	7.324	7.324	-	-	-	-	0%	
1998 1998	1996 1997	3,517 700.203	3,517 700.203	3,517 700.203	140.309			140.309	0% 20%	
1998 1999	1998 1994	2,472,466	2,472,466	2,472,466	40,170	-	-	40,170	2%	
1999	1995	7,605	7,605	7,605			-	-	0%	
1999 1999	1996 1997	3,773 653,192	3,773 653,192	3,773 653,192	164,304		-	164,304	0% 25%	
1999	1998	2,851,009	2,851,009	2,851,009	452,324		-	452,324	16%	
1999 2000	1999 1994	3,292,625	3,292,625	3,292,625	723,120	100,341		823,461	25%	
2000	1995	7,605	7,605	7,605	-	-	-	-	0%	
2000	1996 1997	3,773 628,490	3,773 628,490	3,773 628,490	703,303			703,303	0% 112%	
2000 2000	1998 1999	2,543,750	2,543,750	2,543,750	1,406,967	-	-	1,406,967	55% 21%	
2000	2000	4,123,752 3,455,090	4,123,752 3,455,090	4,123,752 3,455,090	850,070 937,681			850,070 937,681	21%	
2001	1994	-	-			-	-	-	0%	
2001 2001	1995 1996	7,605 3,773	7,605 3,773	7,605 3,773				-	0% 0%	
2001	1997	602,624	602,624	602,624	350,214		-	350,214	58%	
2001 2001	1998 1999	2.448.238 3,802,459	2.448.238 3,802,459	2.448.238 3,802,459	918.327 1,931,416		-	918.327 1,931,416	38% 51%	
2001 2001	2000 2001	4.654.031	4.654.031	4.654.031	1.004.698	127.289	-	1.131.987	24%	
2002	1994	4,089,201	4,089,201	4,089,201	746,354	-	-	746,354	18%	
2002 2002	1995 1996	7,605	7,605	7,605	-		-		0%	
2002	1996 1997	3.773 590,722	3.773 590,722	3.773 590,722	159,703			159,703	0% 27%	
2002 2002	1998 1999	2.383.820 3.663.186	2.383.820 3.663.186	2.383.820 3,663,186	2.136.651 2.578.631		-	2.136.651 2.578.631	90% 70%	
2002	1999 2000	3,663,186 4,245,735	3,663,186 4,245,735	3,663,186 4,245,735	1,240,752	151,408		2,578,631 1,392,161	33%	
2002 2002	2001 2002	5,262,730	5,262,730	5,262,730	986,675 592,976	-	-	986,675	19%	
2003	1994	2,703,758	2,703,758	2,703,758	592,976	24,962		617,939	23%	
2003	1995 1996	7,673 3,773	7,418 3,773	7,418 3,773		-	-	-	0%	
2003 2003	1996 1997	593,231	3,7/3 572,215	3,7/3 572,215	354,316			354,316	0% 60%	
2003 2003	1998 1999	2,322,440	2,274,472 3,466,283	2,274,472	1,648,538	-	-	1,648,538	71%	
2003	2000	3,538,156 4,143,622	3,466,283 4,065,725	3,466,283 4,065,725	3,357,720 2,805,448	368,372		3,357,720 3,173,819	95% 77%	
2003	2001	4,872,864	4,792,161	4,792,161	1,249,443	-	-	1,249,443 692,476	26%	
2003 2003	2002 2003	3,052,567 88,784	3,015,069 88,784	3,015,069 88,784	692,476 400			692,476 400	23%	
2004 2004	1994 1995	-	-			-	-	-	0%	
2004	1996	8,309 3.829	7,364 3.545	7,364 3.545				-	0%	
2004 2004	1997 1998	607,012	547,988	547,988 2.158.714	372,076		-	372,076 1.838.289	61%	
2004	1998	2.346.657 3,566,540	2.158.714 3,297,254	2.158.714 3,297,254	1.737.888 2,299,796	100.402		1.838.289 2,299,796	78% 64%	
2004 2004	2000 2001	4.187.468 4.920.362	3.882.014 4.576.721	3.882.014 4.576.721	1.415.308 981.813	-	-	1.415.308 981.813	34% 20%	
2004	2002	3.049.401	2.869.573	2.869.573	415.230	54.709		469.939	15%	
2004	2003	75,143	74,834	74,834	-		-	-	0%	
2004	2004 1994	347	347	347	-				0%	
2005 2005	1995 1996	8,834	7,403	7,403	-	-	-	-	0%	
2005	1996	3,908 613,001	3,275 543,310	3,275 543,310	803,484			803,484	131%	
2005 2005	1998 1999	2,306,015 3.580.824	2,059,816 3,219,944	2,059,816 3,219,944	3,042,142 4,210,515	150,009 382,898	-	3,192,151 4,593,413	138% 128%	
2005	2000	4,215,285	3,803,003	3,803,003	2,476,994	382,898		2,476,994	59%	
2005 2005	2001 2002	4,906,601 2,996,494	4,418,335 2,701,006	4,418,335 2,701,006	2,133,782 476,884		-	2,133,782	43% 16%	
2005	2002	2,996,494 82,083	2,701,006 81,201	2,701,006 81,201	476,884			476,884 200	0%	
2005 2005	2004 2005	520	520	520	-	-	-	-	0%	
2006	1994	2,979	2,496	2,496	-	-			0%	
2006 2006	1995 1996	8,920 3,908	7,204 3,275	7,204 3,275	111,158		-	111,158	1246% 0%	
2006	1997	585,060	495,469	495,469	359,877			359,877	62%	
2006 2006	1998 1999	2.242.812 3,516,061	1.942.020 3,061,560	1.942.020 3,061,560	3.307.060 2,713,944	115,056	-	3.307.060 2,829,000	147% 80%	
2006	2000	4.176.357	3.664.535	3.664.535	2.088.645	-		2.088.645	50%	
2006 2006	2001 2002	4,873,049 2.993.301	4,286,001 2.660.107	4,286,001 2.660.107	1,325,041 828.221	118,144	-	1,443,185 828.221	30% 28%	
2006	2003	76,892	76,024	76,024	2,824			2,824	4%	
2006 2006	2004 2005	520	520	520					0% 0%	
2006	2006						- :		0%	
2007 2007	1994 1995	7 774	5.062	5.062	-	-	-	-	0% 0%	
2007	1996	7,721 3,979	5,963 3,073	5,963 3,073	-				0%	
2007	1997 1998	595,255 2 281 826	487,026 1.876.501	487,026 1.876.501	1,092,671	207 234	-	1,092,671	184% 126%	
2007	1999	3,554,083	2,948,443	2,948,443	4,050,973	87,914	-	4,138,888	116%	
2007	2000 2001	4,236,663 4,887,238	3,553,866 4,107,273	3,553,866 4.107.273	2,639,844 1,782,849		-	2,639,844 1,782,849	62% 36%	
2007	2002	3,054,396	2,574,317	2,574,317	1,254,576			1,254,576	41%	
2007	2003 2004	80,551 555	78,864 504	78,864 504	-		-		0% 0%	
2007	2005	-	-	-	-	-	-	-	0%	
2007 2007	2006 2007	-		-	-				0%	
2008	1994	-	-	-	-	-			0%	
2008 2008	1995 1996	9,520 3.979	7,352 3.073	7,352 3.073	20,635		-	20,635	217%	
2008	1997	554,607	449,888	449,888	915,961	124,221		1,040,182	0% 188%	
2008 2008	1998 1999	2.099.630 3,455,097	1.716.387 2,849,358	1.716.387 2,849,358	2.572.555 3,556,624	136.122	-	2.572.555 3,692,746	123% 107%	
2008	2000	4.117.167	3.428.387	3.428.387	4.153.751	139.481		4.293.232	104%	
2008 2008	2001 2002	4,842,672	4,039,384 2,536,482	4,039,384	3,229,501	327,903	-	3,557,404	73%	
2008	2003	3.023.105 73,128	71,488	2.536.482 71,488	1.647.505			1.647.505	54% 0%	
2008 2008	2004 2005	572	520	520	-		-		0% 0%	
2008	2006			-			-		0%	
2008	2007	-	-	-	-	-	-	-	0%	
2008	2008	3.832	2.959	2.959		-	-	_	0%	

2009 2009 2009 2009 2009 2009 2009 2009	1994									
2009 2009 2009 2009 2009 2009 2009		-	-	-	-	-	-	-	0%	16
2009 2009 2009 2009 2009	1995 1996	4,538 4,235	3,504 3,271	3,504 3,271	-		-		0%	15 14
2009 2009 2009 2009	1997 1998	515,448 2 013 795	418,669 1.640,799	418,669 1.640,799	1,490,082 2.942.515	218.007		1,490,082 3,160,522	289% 157%	13 12
2009 2009	1998	3,229,051	2,657,774	2,657,774	2,942,515 5,658,514	218,007	-	5,931,479	184%	12
2009	2000 2001	3,965,287 4,686,112	3,294,478 3,909,119	3,294,478 3,909,119	2,874,108 3,957,176	244,146 320,881	-	3,118,254 4,278,056	79% 91%	10 9
	2002	2,912,961	2,441,084	3,909,119 2,441,084	3,957,176 801,832	320,881		4,278,056 801,832	91% 28%	8
2009	2003 2004	72,445 572	70,902 520	70,902 520	-	-	-		0% 0%	7 6
2009	2004	5/2	520	520					0%	5
2009 2009	2006 2007	-	-	-	-	-	-	-	0%	5 4 3 2
2009	2008	-	-	-					0%	2
2009 2010	2009 1994	-	-	-	-		-	-	0%	17
2010	1995	4,525	3,495	5,591	-	-	-		0%	16
2010 2010	1996 1997	3.723 515,475	2.875 388,145	4.600 621,031	925,227	135,083		1,060,310	0% 206%	15 14
2010 2010	1998 1999	1.971.818	1.481.746 2.408.362	2.370.794	3.748.289 5.087.515	57 541	-	3.748.289	190%	13
2010	2000	3.839.850	2.900.143	4.640.229	3.868.603	384.084	-	5,145,057 4.252.687	161% 111%	12 11
2010 2010	2001 2002	4,761,742 2.932.152	3,656,046 2.340.384	5,849,674 3.744.615	3,383,619 844.817	468,977	-	3,852,596 844.817	81%	10 9
2010	2003	69,117	65,893	105,428	844.817			844.817	29% 0%	8
2010 2010	2004 2005	632	574	919	-		-		0%	7 6
2010	2006	-	-	-	-	-	-	-	0%	5
2010 2010	2007 2008	-		-	-				0%	5 4 3 2
2010	2009	-	-	-	-			-	0%	
2010 2011	2010 1994		-						0%	1 18
2011 2011	1995 1996	2,251	1,546	2,473	-	-	-	-	0%	17
2011	1997	3,941 533,367	2,705 353,687	4,329 565,900	337,160	-		337,160	63%	16 15
2011 2011	1998 1999	1,882,350 3.096.398	1,257,946	2,012,714 3.348.774	1,971,562 3.921.543	332.797	-	1,971,562 4,254,340	105% 137%	14 13
2011	2000	3,848,787	2,605,657	4,169,051	4,583,643		-	4,583,643	119%	12
2011 2011	2001 2002	4,614,287 3.037.557	3,147,357 2.110.229	5,035,771 3.376.367	2,912,469 2.472.685	109,895 225.583	-	3,022,364 2.698.268	66% 89%	11 10
2011 2011	2003 2004	68,376	64,792	103,668	-	-	-	-	0%	9
2011	2005	675	520	832					0% 0%	8 7
2011 2011	2006 2007	-	-	-	-	-	-	-	0%	6
2011	2008		-	-	-	-	-	-	0%	6 5 4 3
2011 2011	2009 2010	803	465	743	-	-	-	-	0%	3 2
2011	2011	-		743					0%	1
2012 2012	1994 1995	2,195	1,507	2,411	-		-		0%	19 18
2012 2012	1996 1997	4,248 517.983	2,916 328.908	4,666 526.252	1.514.102	182.299	-	1.696.401	0% 328%	17 16
2012 2012	1997 1998	1,779,263	328,908 1,161,862	1,858,979	1,514,102 4,394,675	182,299 420,912	-	4.815.588	328% 271%	16 15
2012 2012	1999 2000	2,875,992	1,904,667	3,047,467	5,055,799	506,157		5,561,956 8,546,741	193%	14
2012	2001	3,659,348 4,441,185	2,425,869 2,974,809	3,881,390 4,759,694	7,225,760 3,959,834	1,320,981 99,006		8,546,741 4,058,841	234% 91%	13 12
2012 2012	2002 2003	2,877,093	1,978,578 62,578	3,165,725	3,168,534 74,923	544,897	-	3,713,431 125,995	129% 189%	11
2012	2003	66,719 734	566	100,125 905	74,923	51,072		125,995	0%	10 9
2012 2012	2005 2006	-	-	-	-		-	-	0%	9 8 7 6
2012	2007				-				0%	6
2012 2012	2008 2009								0%	5 4 3
2012	2010	2,161	1,060	1,696					0%	3
2012 2012	2011 2012	2,184	1,163	1,861	-				0% 0%	2 1
2013	1994 1995	-	-	-	-	-	-	-	0%	20
2013 2013	1996	2,195 4.782	1,507 3.283	2,411 5.253	-		-		0%	19 18
2013 2013	1997 1998	481,461 1.567.264	303,050 1.015.475	484,880 1.624.759	1,012,486 4.535.243	703.485	-	1,012,486 5.238.728	210% 334%	17 16
2013	1999	2,679,589	1,753,424	2,805,478	5,189,793	202,276		5,392,069	201%	15
2013 2013	2000 2001	3,280,425 4,167,256	2,146,429 2,757,996	3,434,286 4,412,794	4,586,608 3,752,197	530,355 51,514		5,116,964 3,803,711	156% 91%	14 13
2013	2002	2,758,188	1,881,918	3,011,069	1,991,059	250,058		2,241,117	81%	12
2013 2013	2003 2004	64,385 776	61,053 520	97,685 832	248,208		-	248,208	386%	11 10
2013	2005	-	-	-					0%	9
2013 2013	2006 2007	1,117	767	1,227	-				0%	8 7
2013	2008		-		-	-	-	-	0%	6
2013 2013	2009 2010	987	484	775					0%	5 4
2014 2014	1994 1995	2.195	1.507	2.411	-				0%	21 20
2014	1996	4,605	3,162	5,058	-		-		0%	19
2014 2014	1997 1998	452,218 1.457.162	284,418 942.825	455,069 1.508.520	536,755 3.799.029	429.124	-	536,755 4.228.153	119% 290%	18 17
	1999	2,459,882	1,604,265	2,566,823						16
2014	2000 2001				7,221,843	1,110,985	-	8,332,828	339%	
2014 2014 2014		3.132.434 3,910,812	2.036.145 2,583,017	3.257.832 4,132,827	2.913.615 4,806,341	1,110,985 281.705 1,116,023	-	8,332,828 3.195.321 5,922,364	339% 102% 151%	15 14
2014 2014 2014	2002	3,910,812 2.624.304	2,583,017 1.787.815	4,132,827 2.860.503	2.913.615 4,806,341 2.185.805	281.705	-	3.195.321 5,922,364 2.784.847	102% 151% 106%	14 13
2014 2014 2014 2014 2014	2002 2003 2004	3,910,812	2,583,017	4,132,827	2.913.615 4,806,341	281.705 1,116,023	- - - -	3.195.321 5,922,364	102% 151% 106% 139% 0%	14 13 12 11
2014 2014 2014 2014	2002 2003	3,910,812 2.624.304 58,632	2,583,017 1.787.815 54,976	4,132,827 2.860.503 87,962	2.913.615 4,806,341 2.185.805	281.705 1,116,023		3.195.321 5,922,364 2.784.847	102% 151% 106% 139% 0% 0%	14 13 12 11 10
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007	3,910,812 2.624.304 58,632	2,583,017 1.787.815 54,976	4,132,827 2.860.503 87,962	2.913.615 4,806,341 2.185.805	281.705 1,116,023	-	3.195.321 5,922,364 2.784.847	102% 151% 106% 139% 0% 0% 0%	14 13 12 11 10 9 8
2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006	3,910,812 2.624.304 58,632	2,583,017 1.787.815 54,976	4,132,827 2.860.503 87,962	2.913.615 4,806,341 2.185.805	281.705 1,116,023	-	3.195.321 5,922,364 2.784.847	102% 151% 106% 139% 0% 0% 0%	14 13 12 11 10 9
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010	3,910,812 2.624.304 58,632	2,583,017 1.787.815 54,976	4,132,827 2.860.503 87,962	2.913.615 4,806,341 2.185.805	281.705 1,116,023		3.195.321 5,922,364 2.784.847	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 10 9 8 7 6
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2,583,017 1.787.815 54,976 520 - - - - - 484 - 1,507	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2.913.615 4,806,341 2.185.805	281.705 1,116,023		3.195.321 5,922,364 2.784.847	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 10 9 8 7 6 5 22
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	3,910,812 2,624,304 58,632 776 - - - - - 987 - 2,195 2,934	2,583,017 1.787.815 54,976 520 - - - - - - - - - - - - - - - - - - -	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2.913.615 4,806,341 2.185.805 81,338	281.705 1.116.023 599.042		3.195.321 5,922,364 2.784.847 81,338	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 10 9 8 7 6 5 22 21
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997	3,910,812 2,624,304 58,632 776 - - - - 987 - 2,195 2,934 431,269 1,340,472	2,583,017 1.787.815 54,976 520 - - - - - 484 - 1,507 2,014 253,802 829,285	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2.913.615 4.806,341 2.185.805 81,338 	281.705 1,116,023 599.042 		3.195.321 5,922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 11 10 9 8 8 7 6 5 22 21 20 19
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2,583,017 1,787,815 54,976 520 - - - - - - - - - - - - - - - - - - -	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2.913.615 4.806,341 2.185.805 81,338 	281.705 1,116,023 599.042		3.195.321 5,922,364 2.784.847 81,338 - - - - - - 954,611	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 10 9 8 7 6 5 22 21 20
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2,583,017 1.787.815 54,976 520 - - - - - - - - - - - - - - - - - - -	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 221% 221	14 13 12 11 10 9 8 7 6 5 22 21 20 19 18 17 16 6 15
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1997 1998 1999 2000 2001 2002 2003	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2.583,017 1.787.815 54,976 520 	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2.913.615 4.806.341 2.185.805 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922.364 2.784.847 81,338 	102% 151% 106% 0% 0% 0% 0% 0% 0% 0% 0% 0% 221% 229% 110% 210% 0%	14 13 12 11 10 9 8 7 6 5 22 21 10 10 11 10 10 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2002	3,910,812 2,624,304 58,632 776 - - - - 987 - - 2,195 2,934 431,269 1,340,472 2,305,730 2,995,457 3,784,315 2,495,872	2.583.017 1.787.815 54.976 5.20 	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 0% 0% 0% 0% 0% 0% 0% 0% 0% 221% 221% 2	14 13 12 11 10 9 8 8 7 7 6 6 5 22 21 20 19 9 18 17 16 15 14 13 12
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1997 1998 1997 1999 2000 2001 2002 2003 2004 2005 2004	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2.583,017 1.787.815 54,976 520 	4,132,827 2,860,503 87,962 832 - - - - - - - - - - - - - - - - - - -	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 0% 0% 0% 0% 0% 0% 0% 0% 0% 221% 229% 110% 210% 0% 0%	14 13 13 12 11 11 10 10 11 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2003 2004 2005	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2.583,017 1.787.815 54,976 520 	4,132,827 2,860,503 87,962 832 	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 221% 229% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	14 13 13 12 12 11 11 10 10 15 11 11 10 10 9 9
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2006 2007 2007 2008 2009 2009 2000 2007 2007 2008 2009 2009 2009 2009 2009 2009 2009	3,910,812 2,624,304 58,632 776 	2.583.017 1.787.815 54.976 520 	4.13.827 2.860.503 87.962 832 - - - - - - - - - - - - - - - - - - -	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 221% 227% 229% 210% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	14 133 12 12 11 11 10 10 10 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2005 2006 2007 2006	3,910,812 2,624,304 58,632 776 - - - - - - - - - - - - - - - - - -	2.583,017 1.787.815 54,976 520 	4,132,827 2,860,503 87,962 832 	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 221% 229% 110% 229% 110% 0% 0% 0% 0%	14 13 13 12 12 11 11 10 10 19 18 8 17 16 15 14 13 12 12 11 11 10 19 8 8 8 17 17 16 16 15 17 17 18 18 18 18 19 19 19 19 19 19 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2029 2020 2010 2020 2020	3,910,812 2,624,390 58,632 776 - - - 2,195 2,934 431,269 2,295,457 2,394 431,269 2,295,457 2,395,457 2,495	2.583,017 1.787,815 54,976 5.20 5.20 	4.112,827 2.860,503 87,962 832 	2,913,615 4,806,341 2,185,805 81,338 81,338 	281.705 1,116,023 599.042 		3.195.321 5.922,364 2.784.847 81,338 	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 13 12 11 11 10 10 19 18 8 7 7 6 5 22 21 11 11 11 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1999 2000 2001 2002 2003 2004 2005 2009 2000 2000 2000 2000 2000 2000	3,910,912 2,624,304 58,622 776 776 987 2,195 2,934 431,669 1,340,472 2,205,139 1,748,415 2,205,139 1,748,415 2,495,472 1,506 776 776 776 776 776 776 776 776 776 7	2.583,017 1.787,815 54,976 52,076 52,0 62,0 63,00 64,0	4.112.827 2.860.503 87,962 832 	2 913 615 4 206,341 2 185,805 81,338 855,335 3,094,05 4,582,948 6,192,004 3,318,387 3,662,445	281.705 1.116,023 599.042 599.042 99.276 649.750 1.145.793 665.256 356.465 1.575.063		3.195.321 5,922,364 2.784.847 81,338 81,338 954.611 3,743,802 5,928,741 6,857,260 4,174,852 5,237,508	102% 151% 151% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 13 13 13 13 13 13 13 13 13 13 13 13
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	3,910,012 2,624,304 58,622 7,667 7,6 987 2,155 2,334 411,269 1,340,072 2,305,730 2,995,457 3,764,411 2,405,872 4,506 776 1,069 2,411,169	2.583,017 1.787,815 54,976 54,	4.112,827 2.860.503 87,962 87,962 	2.913.615 4,806,341 2.185.805 81,338 8.55,335 3,094.052 4,582,945 6,192,044 3,262,445	281.705 1.116,023 599.042 599.042 99.276 649.739 665,245 1.145,793 665,245 1.775,063		3.195.321 5,922,364 2.784.847 81,338 954,611 3,743,802 5,928,746 6,857,262 5,227,508	102% 151% 106% 151% 106% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 11 10 10 9 8 8 5 5 2 2 2 2 12 11 11 10 10 10 10 10 10 10 10 10 10 10
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2007 2009 2009 2009 2009 2000 2000 2000	3,910,812 2,624,304 58,632 76 76 2,155 2,1	2.583,017 1.787,815 54,976 52,076 52,076 52,076 52,076 53,077 54,15,076 52,1	4.112,827 2.860.503 87,962 832 	2.913.615 4,806,341 2.185.805 81,338 855,335 3,099.052 4,582,948 6,192,004 7,321,004 7	281.705 1.116,023 559.042 599.042 99.276 649.750 1.145.793 665.256 150.465 1.775,063		3.195.321 5.922,364 2.784.847 81,338 954,611 3,743,802 5,928,741 6.857,260 4,174,55 5,218,740 1.058,146 6.566,522	102% 151% 106% 139% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 11 11 10 10 10 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2005 2005 2009 2010 1994 1995 1996 2010 2001 2002 2003 2003 2006 2006 2006 2007 2008 2009 2019 2019 2019 2019 2019 2019 2019	3,910,912 2,624,304 58,622 776 776 987 2,195 2,914 431,269 1,340,472 2,205,730 2,295,437 1,506 776 1,069 1,0	2.583,017 1.787,815 54,976 5.0 5.0 5.0 5.0 5.0 5.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6	4.112,827 2.860,503 87,962 812 812 775 775 775 775 775 775 775 775 775 77	2.913.615 4,806,341 2.185.805 81,338 855,335 3,094.052 4,582,948 6,192,049 3,218,387 3,662,445	281.705 1.116,023 599.042 99.076 649.750 1.145,793 665,256 356,465 1.575,063		3.195.321 5,922,364 2.784.847 81.338 954.611 3.741.802 5,928.741 6,857,260 4,174.852 5,237.508	102% 151% 106% 151% 106% 151% 106% 159% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	14 13 12 11 11 10 10 19 18 18 12 12 11 11 10 10 11 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2006 2009 2010 2011 2011 2011 2011 2011 2011	3,910,012 2,624,304 58,622 76, 76, 76, 77, 987, 2,195 2,294 431,299 1,340,472 2,305,730 2,955,537 1,784,115,78 45,206 45,	2.583,017 1.787,815 54,976 5.076 5.0 5.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6	4.112,827 2.866,503 87,962 87,962 	2.913.615 4,806,341 2.185.805 81,338 3,094.052 4,582,948 6,192,048 6,192,048 6,192,048 1,1058.146 3,292.000 1,206,572 4,210,43 1,206,572 4,210,43	281.705 1.116,023 599.042 599.042 690.750 1.345,733 356,465 1.573,063		3.195.321 5,922,346 2.784.847 81.338 954.611 3.744.802 5,928.741 6,857,260 4,174.852 5,237,508	102% 105% 105% 105% 105% 105% 105% 105% 105	14 13 12 12 11 11 11 12 12 12 12 12 12 12 12
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2005 2006 2009 2010 1994 1995 1999 2000 2001 2002 2002 2002 2002 2003 2004 2005 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2006 2007 2007	3,910,912 2,624,304 58,622 7,77 7,77 2,195 2,195 2,195 2,195 2,195 431,269 2,195 2,195 431,269 2,195 2,195 431,269 2,195	2.583,017 1.787,815 5.5,976 5.5,976 5.5,976 5.5,976 5.5,976 1.5,077 2.0,14 2.53,802 2.53,802 2.74,92,08 4.747,08 5.747,0	4.112,827 2.806,1503 87,962 817 817 775 2.411 3.223 406,083 1.326,086 1.326,	2.913.615 4,806,341 2.185.805 81,338 3,094.052 4,582,948 6,192,048 6,192,048 6,192,048 1,1058.146 3,292.000 1,206,572 4,210,43 1,206,572 4,210,43	281,705 1,116,023 599,042 599,042 649,750 1,145,793 665,256 655,256 359,465 1,157,2083 1,159,390 1,174,626 1,175,626		3195.321 5,922,346 2.784,847 81,338 81,338 954,611 3,743,802 5,928,741 6,857,260 4,174,852 5,227,508	102% 105% 105% 105% 105% 105% 105% 105% 105	14 13 12 11 11 10 10 10 11 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2005 2006 2007 2009 2010 2009 2010 2009 2010 2009 2010 2000 200	3,910,012 2,624,304 58,622 76, 76, 76, 77, 987, 2,195 2,294 431,299 1,340,472 2,305,730 2,955,537 1,784,115,78 45,206 45,	2.583,017 1.787,815 54,976 5.076 5.0 5.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6	4.112,827 2.866,503 87,962 87,962 	2.913.615 4,806,341 2.185.805 81,338 3,094.052 4,582,948 6,192,048 6,192,048 6,192,048 1,1058.146 3,292.000 1,206,572 4,210,43 1,206,572 4,210,43	281,705 1,116,023 599,042 599,042 649,750 1,145,793 665,256 655,256 359,465 1,157,2083 1,159,390 1,174,626 1,175,626		3195.321 5,922,346 2.784,847 81,338 81,338 954,611 3,743,802 5,928,741 6,857,260 4,174,852 5,227,508	102% 105% 105% 105% 105% 105% 105% 105% 105	14 13 13 12 11 11 11 15 15 15 11 11 11 11 11 11 11
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2006 2006 2006 2009 2010 2010 2010 2010 2010 2010 2010	3,910,012 2,624,304 58,622 76, 76, 76, 77, 987, 2,195 2,294 431,299 1,340,472 2,305,730 2,955,537 1,784,115,78 45,206 45,	2.583,017 1.787,815 54,976 5.076 5.0 5.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6	4.112,827 2.866,503 87,962 87,962 	2.913.615 4,806,341 2.185.805 81,338 3,094.052 4,582,948 6,192,048 6,192,048 6,192,048 1,1058.146 3,292.000 1,206,572 4,210,43 1,206,572 4,210,43	281.705 1.116,023 599.042 99.276 649.750 1.145,793 650,245 650,245 1.575,063 1.1575,063 1.1675,063 1.1675,063 1.1675,063		3.195.321 5.922,346 2.784,847 81,338 81,338 954,611 3,743,802 5.928,740 64,174,852 5.237,508 1.058,146 5.119,890 6,467,012 6,566,522 6,095,669 4,716,868 51,272	102% 106% 106% 106% 106% 106% 106% 106% 106	14 13 13 13 13 13 13 13 13 13 13 13 13 13
2014 2014 2014 2014 2014 2014 2014 2014	2002 2003 2004 2005 2006 2007 2008 2009 2010 2000 2001 2002 2009 2000 2001 2002 2003 2009 2000 2001 2002 2009 2000 2001 2002 2009 2000 2001 2002 2009 2009	3,910,012 2,624,304 58,622 76, 76, 76, 77, 987, 2,195 2,294 431,299 1,340,472 2,305,730 2,955,537 1,784,115,78 45,206 45,	2.583,017 1.787,815 54,976 5.076 5.0 5.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6.0 6	4.112,827 2.866,503 87,962 87,962 	2.913.615 4,806,341 2.185.805 81,338 3,094.052 4,582,948 6,192,048 6,192,048 6,192,048 1,1058.146 3,292.000 1,206,572 4,210,43 1,206,572 4,210,43	281.705 1.116,023 599.042 99.276 649.750 1.145,793 650,245 650,245 1.575,063 1.1575,063 1.1675,063 1.1675,063 1.1675,063		3.195.321 5.922,346 2.784,847 81,338 81,338 954,611 3,743,802 5.928,740 64,174,852 5.237,508 1.058,146 5.119,890 6,467,012 6,566,522 6,095,669 4,716,868 51,272	102% 106% 106% 106% 106% 106% 106% 106% 106	14 13 13 12 11 11 10 10 18 18 18 18 18 18 18 18 18 18 18 18 18

2017 2017 2017										
2017	1995	2,481	1,499	2,878	-	-		-	0%	23
	1996 1997	1,462 394.513	884 205.422	1,697 394.411	683.866	186.409	-	870.275	0% 221%	22 21
2017	1997	1.178.852	641.058	1.230.832	2.731.984	1.195.611	- :	3.927.595	333%	20
2017	1999	2,137,062	1,159,339	2,225,930	6,828,982	2,094,839	-	8,923,820	418%	19
2017	2000	2,756,318	1,496,919	2,874,084	4,548,441	1,553,850	-	6,102,291	221%	18
2017 2017	2001 2002	3,557,045 2,300,845	1,995,590 1,371,766	3,831,533 2,633,792	5,662,947 3,765,818	2,302,209 829,516	-	7,965,156 4,595,334	224%	17 16
2017	2003	42,996	40,506	77,771	3,703,818	60,058		60,058	140%	15
2017	2004	880	527	1,011	-	-	-	-	0%	14
2017 2017	2005 2006	-	-	-	-	-	-	-	0%	13 12
2017	2007			-					0%	11
2017	2008		-	-	-	-	-		0%	10
2017 2017	2009 2010	4.405	-	-	-	62,848	-	62,848	0%	9
2017	1995	1,185 2.481	1.499	930 2.878					0%	8 24
2018	1996	1,462	884	1,697	-	-	-		0%	23
2018	1997	344.521	178.390	342.509	1.304.547	336.147	-	1.640.694	476%	22
2018 2018	1998 1999	1,068,681 1,915,435	571,291 1.023.187	1,096,879	2,879,553 4,660,689	1,402,589 2.500.059	- 1	4,282,142 7 160 747	401% 374%	21 20
2018	2000	2,644,132	1,416,060	2,718,835	6,335,958	3,469,648	-	9,805,606	371%	19
2018	2001	3.329.629	1.838.644	3.530.197	5.282.489	3.095.235	-	8.377.724	252%	18
2018 2018	2002 2003	2,176,425 44.545	1,259,121 37.463	2,417,513 71.928	3,593,831 128.153	1,294,703 166.482	-	4,888,534 294.635	225% 661%	17 16
2018	2004	1,000	520	998	-	-	-	234.033	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018 2018	2006 2007				- 1	- 1	- 1	- 1	0%	13 12
2018	2008		-	-	-	-	-		0%	11
2018	2009				-	-	-	-	0%	10
2018	2010 1995	1,185 2,927	1,444	930 2,773					0%	9 25
2019	1996	1,737	1,050	2,016	-	-	-		0%	24
2019	1997	300,248	138,456	265,835	277,228	324,848	-	602,076	201%	23 22
2019 2019	1998 1999	1,010,697 1,759,425	488,795 843,557	938,486 1.619.629	2,877,293 3.574.625	3,201,446 3.097.319		6,078,739 6,671,944	601% 379%	22 21
2019	2000	2,465,194	1,204,293	2,312,243	4,016,020	5,079,209		9,095,229	369%	20
2019	2001	3,187,715	1,598,502	3,069,124	3,714,565	4,001,898	-	7,716,463	242%	19
2019 2019	2002 2003	2,063,547 31,353	1,085,657 25,802	2,084,462 49,540	2,122,289	2,032,964		4,155,253	201%	18 17
2019	2004	1.150	520	999	-	-	-	-	0%	16
2019	2005	-	-	-	-	-	-	-	0%	15
2019 2019	2006 2007	-	-	-	-	16.632	-	16.632	0%	14 13
2019	2008	-		-					0%	12
2019	2009	-		-		-		-	0%	11
2019	2010 1995	1.185 3,630	1,462	930 2,807	-		-	-	0%	10 26
2020	1996	2.172	1.071	2.057	34.163	125.517		159.680	7352%	25
2020	1997	259,521	108,125	207,601	94,498	262,485	1,861	358,844	138%	24
2020 2020	1998 1999	865,496 1.589,290	373,840 678,364	717,772 1.302.459	1,800,669	5,270,670 4.704.761	9,930 18 574	7,081,269 6.672.485	818% 420%	23 22
2020	2000	2,314,540	1,012,267	1,943,554	2.630.241	6,124,992	27,786	8,783,019	379%	21
2020	2001	3,047,016	1,363,910	2,618,708	2,495,591	4,683,755	38,223	7,217,568	237%	20
2020 2020	2002 2003	1,933,398 26,223	906,940 21,523	1,741,326 41,323	813,476	1,705,501	26,671 385	2,545,648 385	132% 1%	19 18
2020	2004	1,150	520	999		44,536	3	44,540	3874%	17
2020	2005	-	-	-	-	-	9	9	0%	16
2020 2020	2006 2007	-	-	-	-	-	-	-	0%	15 14
2020	2007	-		-			10	10	0%	13
2020	2009	-	-	-	-	-	-	-	0%	12
2020 2020	2010 2011	1,185	484	930	-	-	0	0	0% 0%	11 10
2020	2011		-			-			0%	9
2020	2013	-	-	-	-	-	-	-	0%	8
2020	2014	-	-	-	-	-	-	-	0%	7
2020 2020	2015 2016	-	-			-		-	0%	6 5
2020	2017								0%	4
2020	2018		-	-	-	-	-	-	0%	4 3
2020					-					2
2020	2019		-				- 1		0%	- 1
2020 2021	2020 1995	2.925	963	1.849	4.025	142.984		147.009	0% 5027%	1 27
2021 2021	2020 1995 1996	381	153	295	-	-	<u> </u>	-	0% 5027% 0%	1 27 26
2021 2021 2021	2020 1995 1996 1997	381 277,867	153 102,928	295 197,622	- 83,957	1,330,507	13,047	1,427,512	0% 5027% 0% 514%	1 27 26 25
2021 2021	2020 1995 1996 1997 1998 1999	381 277,867 879,869 1,605,497	153 102,928 336,097 607,413	295 197,622 645,306 1,166,234	83,957 251,820 826,781	-	13,047 69,624 130,235	1,427,512 6,235,792 8,170,407	0% 5027% 0%	27 26 25 24 23
2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000	381 277,867 879,869 1,605,497 2,282,920	153 102,928 336,097 607,413 888,480	295 197,622 645,306 1,166,234 1,705,881	83,957 251,820 826,781 734,211	1,330,507 5,914,348 7,213,391 8,406,021	69,624 130,235 194,828	1,427,512 6,235,792 8,170,407 9,335,060	0% 5027% 0% 514% 709% 509% 409%	27 26 25 24 23 22
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001	381 277,867 879,869 1,605,497 2,282,920 2,996,523	153 102,928 336,097 607,413 888,480 1,196,288	295 197,622 645,306 1,166,234 1,705,881 2,296,873	83,957 251,820 826,781 734,211 1,038,072	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769	69,624 130,235 194,828 268,011	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852	5027% 0% 514% 709% 509% 409% 400%	27 26 25 24 23 22 21
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813	83,957 251,820 826,781 734,211	1,330,507 5,914,348 7,213,391 8,406,021	69,624 130,235 194,828 268,011 187,012 2,702	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675%	1 27 26 25 24 23 22 21 20
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868	153 102,928 336,097 607,413 888,480 1,196,288 817,233	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099	69,624 130,235 194,828 268,011 187,012 2,702 25	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675% 2%	1 27 26 25 24 23 22 21 20 19
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099	69,624 130,235 194,828 268,011 187,012 2,702	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675%	1 27 26 25 24 23 22 21 20
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099	69,624 130,235 194,828 268,011 187,012 2,702 25 64	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793 25 64	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675% 2% 0% 0%	1 27 26 25 24 23 22 21 20 19 18 17 16
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793 25 64	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675% 2% 0% 0% 0%	1 27 26 25 24 23 22 21 20 19 18 17 16 15
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64	1,427,512 6,235,792 8,170,407 9,335,060 11,985,852 6,345,564 200,793 25 64	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675% 2% 0% 0%	1 27 26 25 24 23 22 21 20 19 18 17 16
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 514% 709% 409% 400% 323% 675% 0% 0% 0% 0% 0%	1 26 25 24 23 22 21 20 19 18 17 16 15 14
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 514% 709% 509% 409% 400% 323% 675% 2% 0% 0% 0% 0% 0% 0%	1 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13 12
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2007 2009 2011 2012 2011 2012 2013	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 514% 709% 409% 400% 323% 675% 0% 0% 0% 0% 0%	1 27 26 26 24 23 22 21 20 19 18 17 16 15 14 13 12 21 11
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2013 2014	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 514% 709% 519% 400% 323% 675% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 27 26 26 24 23 22 21 20 19 18 17 16 15 14 13 12 11 10 9 8 8
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2014 2015 2014 2015 2016 2017 2018 2018 2019 2019 2010 2011 2011 2011 2011 2011	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 0% 514% 709% 509% 409% 400% 323% 675% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 27 26 26 25 24 23 22 21 20 19 18 17 15 14 13 12 11 10 9 8 8 7 7
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2016 2017 2018	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 50276 0% 514% 709% 409% 409% 400% 323% 675% 2% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 27 26 25 24 24 24 22 22 22 20 19 18 13 12 21 11 10 19 9 7 6 5 4 4 4 5 4 5 4 5 4 5 4 5 4 5 6 5 5 4 4 5 6 5 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 6 5 6
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2006 2007 2008 2000 2010 2011 2011 2013 2014 2015 2016 2017 2018	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 0% 514% 709% 509% 409% 409% 400% 323% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - - - - - - - - - - - - - - - -	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 5027% 514% 709% 409% 409% 400% 0% 0% 0% 0% 0% 0%	1 27 26 25 24 24 24 22 22 22 20 19 18 13 12 21 11 10 19 9 7 6 5 4 4 4 5 4 5 4 5 4 5 4 5 4 5 6 5 5 4 4 5 6 5 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 6 6 5 6
2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2006 2007 2008 2000 2010 2011 2011 2013 2014 2015 2016 2017 2018	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,731 1,150	153 102,928 336,097 607,413 888,480 1,196,288 817,233 24,903 520	295 197,622 645,306 1,166,234 1,705,881 2,296,873 1,569,087 47,813 999	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - 68	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 0% 514% 709% 509% 409% 409% 400% 323% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 1,605,497 2,282,920 2,996,523 1,962,868 29,711 1,150	153 102,928 336,097 607,413 888,480 11,195,288 817,233 24,903 520 484 484 484	295 179,622 645,306 1.166,234 1.705,881 1.296,887 1.509,087 47,813 999 930	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - 68	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 5027% 0% 514% 509% 409% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,887 879,869 1,805,497 2,282,202 2,986,233 1,986,33 29,731 1,150 1,185 1,185	153 102,928 336,097 607,413 888,480 1.196,288 817,233 24,903 520 	295 179,622 645,306 1.166,234 1.705,881 2.286,073 47,813 999 930 	83,957 251,820 826,781 734,211 1,038,072 626,453	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - 68	1,427,512 6,235,792 8,170,407 9,335,060 11,985,556 200,793 25 6,445,564 20,793 22,812 68	0% 5027% 0% 5027% 0% 504% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 1,865,97 2,996,523 2,996,523 1,967,288 1,9731 1,1155 1,1185 4,770 2,054 1,1185 1	153 102,928 336,097 607,413 888,480 1119,288 811,29,288 121,293 520 520 4,903 520 4,903 520 64,903 520 64,903 64,9	295 179,622 645,306 1.166,234 1.705,887 1.599,987 47,813 9999 930 	83,957 251,820 26,781 734,211 1,038,072 626,643 14,850	1,330,507 5,914,348 7,213,391 8,406,021 10,679,769 5,532,099 183,241 22,812	69,624 130,235 194,828 268,011 187,012 2,702 25 64 - - - 68	1,427,512 6,235,792 8,170,407 9,335,060 11,985,825 6,455,663 200,733 2	0% 5027% 0% 5027% 0% 5027% 0% 5027% 0% 509% 409% 675% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
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2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 20,200,523 20,200,523 1,962,523 1,962,523 1,150,965,23 1,150,965,23 1,150,965,23 1,150,965,23 1,150,965,23 1,165,23 1,	153 102,928 336,097 607,419 1,962,288 317,233 24,903 520 520 520 520 520 520 520 520 520 520	295 137,622 645,306 13166,232 132,968,73 1569,687 47,813 993 4,770 20,548 139,146 139,146 6,808,202 14,807,302 18,865,302 18,265,901 17,418,355 18,840,309 15,105,278 14,440,121 21,196,261 17,418,355 18,840,309 15,105,278 14,440,121 21,196,261 17,418,355 18,861,309 15,105,278 14,440,121 21,196,261 17,418,355 18,861,309 15,105,278 14,440,121 21,196,261 17,418,355 18,865,302 18,865,302 18,865,302 18,865,302 18,865,302 18,865,302	83,957 251,820 352,781 1,038,072 262,635 14,850 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,074 1,038,07	1,330,507 5,914,148 7,213,391 10,797,769 5,532,099 183,241 22,812 22,812 22,812 100,341 128,778 100,341 155,131 155,131 155,131 155,132 176,737 168,372 176,737 168,372 176,737 168,372 176,737 168,372 176,737 188,372 177 188,372 177 188,372 177 188,372 177 188,372 177 178 188,372 178 178 178 178 178 178 178 178 178 178	69,624 130,235 194,828 268,011 187,012 2,702 2,703 68	1,427,512 6,215,792 8,170,400 3,180,852 64 620,793 22,812 64 22,812 64 64 7,180,780 64 10,180,852 64 10,180,852 10,180,85	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,8692 20,996,523 20,996,523 20,9731 1,150 20,50 20,731 1,185 20,731 1,185 20,731 1,185 20,731 1,185	153 102-928 336,007 102-928 1190,288 817,233 24,903 520 520 520 520 520 520 520 520 520 520	295 137,622 645,3003 13,662,331 13,662,331 13,968,731 15,969,087 47,813 993 933 933 933 933 933 933 933 933 9	83,957 251,820 326,731 1,038,072 626,453 14,850 1,4850 1,4850 1,381 180,479 1,339,749 1,339,749 1,339,749 1,339,749 1,339,749 1,339,749 1,339,749 1,339,749 1,339,749 1,341,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 13,144,000 10,736,769 12,144,758,859,70 12,144,758,85	1,330,507 5,914,148 7,213,393 10,679,769 5,32,099 183,241 22,812 22,812 128,776 100,341 177,269 178,377 178 178 178 178 178 178 178 178 178 1	69,624 130,235 194,828 268,011 187,012 2,702 2,703 68	1,427,512 6,235,792 6,315,792 11,985,852 64 200,793 22,812 22,812 130,159 10,15	0% 5027% 0% 14% 709% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 20,200,523 20,200,523 1,962,523 1,962,523 1,150,965,23 1,150,965,23 1,150,965,23 1,150,965,23 1,150,965,23 1,165,23 1,	153 102,928 336,097 607,419 1,962,288 317,233 24,903 520 520 520 520 520 520 520 520 520 520	295 137,622 645,306 13166,232 132,968,73 1569,687 47,813 993 4,770 20,548 139,146 139,146 6,808,202 14,807,302 18,865,302 18,265,901 17,418,355 18,840,309 15,105,278 14,440,121 21,196,261 17,418,355 18,840,309 15,105,278 14,440,121 21,196,261 17,418,355 18,861,309 15,105,278 14,440,121 21,196,261 17,418,355 18,861,309 15,105,278 14,440,121 21,196,261 17,418,355 18,865,302 18,865,302 18,865,302 18,865,302 18,865,302 18,865,302	83,957 251,820 352,781 1,038,072 262,635 14,850 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,072 1,038,074 1,038,07	1,330,507 5,914,148 7,213,391 10,797,769 5,532,099 183,241 22,812 22,812 22,812 100,341 128,778 100,341 155,131 155,131 155,131 155,132 176,737 168,372 176,737 168,372 176,737 168,372 176,737 168,372 176,737 188,372 177 188,372 177 188,372 177 188,372 177 188,372 177 178 188,372 178 178 178 178 178 178 178 178 178 178	69,624 130,235 194,828 268,011 187,012 2,702 2,703 68	1,427,512 6,215,792 8,170,400 3,180,852 64 620,793 22,812 64 22,812 64 64 7,180,780 64 10,180,852 64 10,180,852 10,180,85	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3
2021 2021 2021 2021 2021 2021 2021 2021	2020 2020 1996 1996 1997 1998 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2020	381 277,867 879,869 21,805,487 22,956,523 1,962,688 29,731 1,150 4,770 20,548 139,146 3,183,569 6,808,204 10,702,400 11,703,400 10,702,400 11,703,400 10,702,400 11,703,400 11,7	133 102.928 336.0071 336.0071 388,489 1.196,288 817,233 24,903 520 520 520 520 520 520 520 520 520 520	295 137,622 645,306 1366,233 1369,833 1569,837 47,813 999 4,770 20,548 139,146 3,183,509 6,808,209 10,722,528 11,861,329 12,265,901 17,418,35 18,861,329 12,265,901 17,418,35 18,620,309 18	83,957 251,820 352,981 1,038,072 264,635 14,850 1,038,072 1,048,000 1,048,00	1,330,507 5,914,148 7,213,391 10,793,769 5,532,099 183,241 22,812 22,812 22,812 100,341 100,34	69,624 130,235 194,828 268,011 187,012 2,702 2,703 68	1,427,512 6,215,792 1,215,792 1,215,792 1,215,792 1,215,215 1,215 1,	0% 5027% 0% 108% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 277 26 25 55 24 24 23 32 22 21 12 20 19 19 18 17 16 15 14 12 11 10 10 8 8 7 6 6 5 5 4 4 3 3 3

Exhibit 2b Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year Currently* Active, Premium Paying Non-Inflation Policies Only

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Ye Duration
1994 1995	1994 1994		-	-		-		-	0%	
1995 1996	1995 1994	-	-			-	-	-	0%	
1996	1995	-	-	-	-	-	-	-	0%	
1996 1997	1996 1994						-		0%	
1997 1997	1995 1996	-	-	-	-	-	-	-	0% 0%	
1997	1997	16.032	16.032	16.032	1.381	128.778		130.159	812%	
1998 1998	1994 1995	-		-	-		-		0%	
1998	1996	-	-	-	-	-	-	-	0%	
1998 1998	1997 1998	94.883 237,980	94.883 237,980	94.883 237,980	1,340	-	-	1,340	0% 1%	
1999 1999	1994 1995	-	-		-	-	-		0% 0%	
1999	1996						-		0%	
1999 1999	1997 1998	91,969 345,534	91,969 345,534	91,969 345.534	-	-	-		0% 0%	
1999	1999	415,958	415,958	415,958	6,920			6,920	2%	
2000 2000	1994 1995					-	-		0% 0%	
2000 2000	1996 1997	92.251	92.251	92.251	-	-	-	-	0% 0%	
2000	1998	329,917	329,917	329,917	23,880		-	23,880	7%	
2000 2000	1999 2000	624,727 655,878	624,727 655,878	624,727 655,878	24,763 1,722	-	-	24,763 1,722	4% 0%	
2001	1994	- 033,878	- 033,878	- 033,878	- 1,722	-	-	- 1,722	0%	
2001 2001	1995 1996		-	-			-	-	0% 0%	
2001	1997	91,831	91,831	91,831	-	-	-	-	0%	
2001 2001	1998 1999	333.513 606,689	333.513 606,689	333.513 606,689	18,600		-	18,600	0% 3%	
2001 2001	2000 2001	969.113	969.113	969.113	11.589	-	-	11.589	1%	
2002	1994	878,778	878,778	878,778	2,394	-		2,394	0%	
2002 2002	1995 1996	-	-	-	-	-	-	-	0%	
2002	1997	96,616	96,616	96,616	-	-	-		0%	
2002 2002	1998 1999	345.248 613.101	345.248 613.101	345.248 613,101	17.105 106,022		-	17.105 106,022	5% 17%	
2002	2000	933,498	933,498	933,498	34,544	-	-	34,544	4%	
2002 2002	2001	1,273,800 712,869	1,273,800 712,869	1,273,800 712,869	7,150 18,680		-	7,150 18,680	1% 3%	
2003	1994	-		-	-	-	-	-	0%	
2003 2003	1995 1996						-		0% 0%	
2003 2003	1997 1998	95,253 336,386	91,047	91,047	11,616 15,400	-	-	11,616 15,400	12% 5%	
2003	1999	622,228	328,161 606,104	328,161 606,104	35,476		-	35,476	6%	
2003 2003	2000	940,173 1.236.231	921,925 1,212,914	921,925 1,212,914	76 31.180			76 31.180	0% 3%	
2003	2002	883,187	870,855	870,855	46,343		-	46,343	5%	
2003	2003 1994	25,458	25,458	25,458					0%	
2004	1995	-	-	-	-	-	-	-	0%	
2004 2004	1996 1997	110,579	99,034	99,034			-		0% 0%	
2004 2004	1998 1999	362.894 659.813	330.805 603,221	330.805 603,221	19.622 38.224	-	-	19.622 38,224	5% 6%	
2004	2000	1.001.698	921.371	921.371	42.572		-	42.572	4%	
2004 2004	2001 2002	1,307,451 928.185	1,209,612 871,489	1,209,612 871,489	16,758 22.608	-	-	16,758 22.608	1% 2%	
2004	2003	19,406	19,406	19,406	-		-	-	0%	
2004	2004 1994	347	347	347					0%	
2005 2005	1995 1996	-	-	-	-	-	-	-	0% 0%	
2005	1996	107,854	95,209	95,209	7,523		-	7,523	7%	
2005 2005	1998 1999	378,938 689.497	336,158 614.016	336,158 614.016	402 26.575	-	-	402 26.575	0% 4%	
2005	2000	1,043,502	931,519	931,519	77,118	-	-	77,118	7%	
2005 2005	2001 2002	1,367,994 956,298	1,222,403 859,192	1,222,403 859,192	15,866 8,516		-	15,866 8,516	1% 1%	
2005	2003	25,603	25,452	25,452	-		-	-	0%	
2005 2005	2004 2005	520	520	520			-	-	0% 0%	
2006 2006	1994 1995	-	-	-	-	-	-	-	0%	
2006	1996			-			-		0% 0%	
2006 2006	1997 1998	106,428 394.372		89,382 336.735	8.804	-	-	8.804	0% 2%	
2006	1999	708,626	608,017	608,017	28,766		-	28,766	4%	
2006 2006	2000 2001	1.087.866 1,415,856	941.533 1,231,669	941.533 1,231,669	20.295 13,119	- :		20.295 13,119	2% 1%	
2006	2002	988.359	874.462	874.462	17.261		-	17.261	2%	
2006 2006	2003 2004	21,874 520	21,723 520	21,723 520			-		0%	
2006	2005	-	-	-	-	-	-	-	0%	
2006	2006 1994				-	-			0%	
2007 2007	1995 1996	-	-	-	-	-	-	-	0% 0%	
2007	1997	123,610		100,370	-	-			0%	
2007 2007	1998 1999	414,624 741.819	339,020 610.082	339,020 610.082	1,980 32.602	-	-	1,980 32.602	0% 4%	
2007	2000	1,136,955	941,921	941,921	148,306	-	-	148,306	13%	
2007 2007	2001 2002	1,488,411 1,039,700	1,240,380 874,289	1,240,380 874,289	34,694 218,670	-	-	34,694 218,670	2% 21%	
2007 2007	2003 2004	22,065 555	21,874 504	21,874 504	-	-	-		0% 0%	
2007	2005	-	504	504	-	-	-		0%	
2007 2007	2006 2007		-	-	-	-	-	-	0% 0%	
2008	1994	-			-				0%	
2008 2008	1995 1996	-	-	-	-	-		-	0%	
2008	1997	122,816	99,244	99,244	-	-		-	0% 0%	
2008 2008	1998 1999	421.618 758,426	343.719 619,745	343.719 619,745	65.874 17,998	-	-	65.874 17.998	16% 2%	
2008	2000	1.153.227	949.083	949.083	68.703	-	-	68.703	6%	
2008 2008	2001 2002	1,514,805 1.078.331	1,254,387	1,254,387 903.099	227,554 2.066	144,299	-	371,853 2.066	25% 0%	
2008	2003	22,337	21,971	21,971	2.uob -			2.U0b -	0%	
2008 2008	2004 2005	572	520	520	-	-	-		0% 0%	
		-	-						0%	
2008	2006								0%	

Dec											
1.00			-	-	-	-	-	-	-		
1989 1989	2009	1996		-			-		-	0%	14
200 200 760,000 201						93.650	-	-	93.650		13
2000 2001 130,100 140,120 140,120 140,000	2009	1999	768.086	626,539	626,539	177,925	-	-	177,925	23%	11
Decompose	2009	2000 2001		946,477		22,166 54.603		-	22,166 54.603		
Decompose		2002	1,053,705	882,226	882,226	168,627	-	-	168,627	16%	8
2009 2009 3009	2009	2004	21,982 572				-			0%	6
1.00					-	-	-	-			5
1.000 1.000	2009	2007	-		-	-	-	-		0%	3
2000 1900			-	-		-		-	-		
			-	-	-	-	-	-	-		17
1.00	2010	1996	-	-	-	-	-	-	-	0%	15
2006 1909 1902			128,734 449,147	97,892 339,574	156,628 543.318	38.403	-		38.403		14 13
2000 2001 1,000,000 1,			830,121	620,203	992,325		57,541	-			12
2000 2003 21,25 21,669 34,702	2010	2001	1,600,639	1,231,341	1,970,145	85,271	64,516	-	149,786	9%	10
2000 2000 612 574 919			1.120.002	904.346		9.250	-	-	9.250		9 8
2000 2006	2010	2004				-			-	0%	7
2009 2009						-		-			6 5
2002 2009			-		-	-	-	-	-		
2011 1964	2010	2009		-	-		-			0%	2
2011 1905		2010 1994	-		-	-		-			18
2011 1977 17,198 37,462 155,596 12,556 12,5	2011	1995	-	-	-	-	-	-	-	0%	17
2011 1999 890.486 204.77 120.526 160.295 1	2011	1997				-				0%	15
2011 2000											
2011 2002 12.45.52 86.18.2 1.380.091 74.014 74.014 68. 10.	2011	2000	1,361,379	922,472	1,475,955	5,650		-	5,650	0%	12
2011 2000 23,75 21,889 34,702	2011	2002	1.243.562	868.182	1.389.091	96,897 74.034	109,895	-	206,792 74.034	6%	10
2011 2006	2011	2003	23,175	21,689	34,702	-	-	-	-	0%	9
2011 2008	2011	2005	6/5	520	832	-	-	-	-	0%	7
2011 2008	2011	2007	-	-	-		-	-	-		6 5
2011 2010 803 465 743	2011	2008	-	-	-	-	-	-	-	0%	4
2011 2011	2011	2010	803	465	743	-	-	-	-	0%	2
2012 1995	2011	2011 1994	-	-		-		-	-	0%	1
2012 1997 156,832 985,64 157,703	2012	1995	-	-	-	-	-	-	-	0%	18
2012 1999 978,887 018,555 982,168 50,544	2012	1997	156,382	98,564	157,703	-	-	-			
2012 2000			514,757				-	-			
2012 2002 1,292,554 889,167 1,490,028 147,767 147,767 148 11 2012 2003 2,100 2,141 366 905	2012	2000	1,405,689	935,376	1.496.601	181,223	-	-	181,223	13%	13
2012 2003 23,002 24,811 34,289 -		2001 2002	1,851,444	1,243,263 893,767	1,989,221		-				
2012 2005			23,002	21,431	34,289	-		-		0%	10
2012 2007 - - - - - - - - -	2012	2005	/34	- 300	905	-	-	-		0%	8
2012 2008 -				-	-	-	-	-	-		
2012 2010 962 472 755 -	2012	2008	-	-	-	-	-	-	-	0%	5
2012 2011	2012	2010	962	472	755	-	-	-			3
2013					-	-	-	-			2
2013 1996	2013	1994	-	-	-	-	-	-	-	0%	20
2013						-		-			
2013 1999 947,285 616,576 987,182 349,019 - 349,019 37% 15 2013 2000 1.403,5212 1.224,478 1.475,957 33.261 - 35.261 37.214 1			160,090	100,286		17.013	-	-	17.013		
2013 2001 1.843,1212 1.224,478 1.595,164 27,114	2013	1999	947,285	616,976	987,162	349,019			349,019	37%	15
2013 2002 1,109,456 885,331 1,13,1490 33,351			1,405,535 1,843,212	922,473 1,224,478	1,475,957	35,261 27,114	-	-	35,261 27,114		
2013 2004 776 520 832 -				895,931		35,351	-	-	35,351		12
2013 2006	2013	2004				-	-	-		0%	10
2013 2007	2013 2013	2005 2006			-	-	-				
2013 2009	2013	2007	1,117	767	1,227	-	-	-	-	0%	7
2014	2013	2009	-		-	-	-	-		0%	5
2014 1996 156,918 37,724 156,339 37,724 156,339 37,724 156,339 37,724 156,339 37,724 156,339 37,724			987	484	775	-		-			
2014 1997 156,918 97,724 156,359 - 0		1995	-	-	-	-	-	-	-		
2014 1998 532.485 340.286 544.855 49.491	2014	1997	156,918		156,359	-		-	-	0%	18
2014 2000			532.435	340.428 608.216	544.685 973.146	49.491 123 388	- :	-	49.491 123 388		17
2014 2002 1.283.844 875.556 1.400.889 142.760 261.492 404.252 31% 13 2014 2003 23.050 21.939 34.239 -	2014	2000	1.413.659	922.394	1.475.830	348.803	-	-	348.803	25%	15
2014 2003 23,050 21,393 34,229 -	2014	2002	1.283.844		1,947,058 1.400.889		261.492	-			14 13
2014 2005			23,050		34,229	-	-	-	-		12
2014 2007	2014	2005	-	-			-	-	-	0%	10
2014 2008	2014	2007	-	-		-				0%	8
2014 2010 987 684 775	2014	2008	-	-	-	-	-	-	-	0%	7
2015 1995	2014	2010	987	484	775					0%	5
2015 1996 169,097 38,352 157,364 96,599 96,599 96,599 57,500 199,000 109,0	2015	1995	-	-	-	-	-	-	-		21
2015 1998 530,806 224,574 519,319 50,411 70.00 1999 794,300 605,214 519,319 50,411 71.00 1999 794,300 605,214 519,319 50,411 71.00 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400 511,400,538 10,238 10,638 12% 16,6378 12%	2015	1996	160 007	- op 252	157.264	96.050	-	-	06.050	0%	20
2015 2000 1.469,427 916,201 1.465,921 102.247 67,592 169,878 12% 16	2015	1998	530,806	324,574	519,319	50,411		-	50,411	9%	18
2015 2001 1,898,607 1,121,893 1,940,879 140,258 - 140,258 7% 15	2015	2000	1,463,427	916,201	1,465,921	102,287			169,878	12%	16
2015 2004 706 18,735 29,975 0			1,899,607	1,212,893	1,940,629		-	-	140,258		15
2015 2005 - - - - - - - - -	2015	2003	20,147	18,735	29,975	.→,200	-	-		0%	13
2015 2006	2015	2005	776	520	832	-	-	-	-		
2015 2008 -	2015	2006	-	-	-	-	-	-	-	0%	10
2015 2009	2015	2008	-	-		-		-	-	0%	8
2016 1994	2015	2010	1.069	525							7
2016 1997 179-036 34.620 151.393 181.729			-	-	-	-	-	-	-	0%	23
2016 1998 1082,435 601,790 7316,666 5391,45 132,474 55,218 187,692 31% 19	2016	1996	-	-	-	-	-	-	-	0%	21
2016 1999 1,082,485 601,720 962,751 348,312 348,312 348,312 22% 18 2016 2000 1,621,055 913,127 1,641,003 293,702 163,629 457,331 28% 17 2016 2001 2,080,724 1,265,068 1,228,109 143,077 164,077 7% 16 2016 2002 1,410,009 888,061 1,228,109 143,077 2 148,077 7% 16 2016 2003 18,177 16,642 26,628 174,681 58,784 233,465 17% 15 2016 2016 2016 815 546 874 -					151.393 539 145		55 718	-			
2016 2001 2.080,724 1.205,068 1.921,019 143,077 143,077 7% 16 2016 2002 1.410,049 888,061 1.888,897 174,881 58,784 233,465 17% 15 2016 2003 18,177 16,642 26,628 - - 0% 14 2016 2004 815 546 874 - - 0% 12 2016 2005 2016 2006 815 546 874 - - 0% 12 2016 2016 2006 - 0% 12 2016 20	2016	1999	1,082,435	601,720	962,751	348,312	-	-	348,312	32%	18
2016 2002 1.410,049 88,061 1.388,87 174,681 58,784 233,465 17% 15	2016	2001	2,080,724	1,205,068	1,928,109	143,077	-	-	143,077	7%	16
2016 2004 815 546 874 - - 0 N 13 1				868,061		174,681	58,784	-			15
2016 2006	2016	2004					-	-	-	0%	13
2016 2007 10 2016 2008	2016	2006	-	-	-		-	-	-		
2016 2009 0% 8	2016	2007	-	-	-	-	-	-	-	0%	10
ZU16 ZU10 1,185 484 775 0% 7	2016	2009	-		-	-	- :		- :	0%	8
		2010	1,185	484	775	-	-	-	-	υ%	7

2017 2017	1995 1996	- :					-	-	0% 0%	
2017	1997	189,737	97,838	187,848	2,584	-	-	2,584	1%	
2017 2017	1998 1999	619,584 1,124,303	333,052 602,086	639,459 1,156,006	352,549 723,352		- 1	352,549 723,352	57% 64%	
2017	2000	1,664,910	900,749	1,729,439	471,447		-	471,447	28%	
2017	2001 2002	2,144,790	1,193,968	2,292,419	697,572	171,902	-	869,474	41%	
2017 2017	2002	1,447,302 22,426	868,352 20,656	1,667,236 39,660	573,658			573,658	40% 0%	
2017	2004	880	527	1,011	-	-	-	-	0%	
2017	2005 2006	-	-	-	-	-	-	-	0%	
2017 2017	2006	-		-					0% 0%	
2017	2008	-	-	-		-			0%	
2017 2017	2009 2010	4 405	-	- 020	-	-	-		0%	
2017	1995	1,185	484	930					0%	
2018	1996	-	-	-	-	-			0%	
2018 2018	1997 1998	192.194 614.963	98.398 326.298	188.925 626.492	131.466 218.505	132.247	-	131.466 350.752	68% 57%	
2018	1999	1.138.282	603.244	1.158.229	240.075	265.408		505.483	44%	
2018	2000	1,690,449	899,138	1,726,345	483,638	141,877	-	625,515	37%	
2018 2018	2001 2002	2.187.428 1,499,912	1.195.362 873,291	2.295.096 1,676,718	396.493 306,423	124.014	-	520.507 306,423	24% 20%	
2018	2002	27.090	23.093	44.338	300,423			300,423	0%	
2018	2004	1,000	520	998	-	-	-	-	0%	
2018 2018	2005 2006				- 1		- 1		0%	
2018	2007	-			-		-		0%	
2018	2008	-	-	-	-	-	-	-	0%	
2018 2018	2009 2010	1,185	484	930			- 1		0% 0%	
2019	1995			-	-	-	-		0%	
2019	1996	-	-	-	-	-	-	-	0%	
2019 2019	1997 1998	195,045 661,791	89,867 318.931	172,545 612.348	6,603 176.914	70.806	-	6,603 247,720	3% 37%	
2019	1999	1,202,915	574,616	1,103,262	199,361	67,029	-	266,389	22%	
2019	2000	1,783,777	865,334	1,661,441	68,942	51,629	-	120,570	7%	
2019 2019	2001 2002	2,319,334 1,573,337	1,161,043 831,956	2,229,202 1,597,356	142,268 193,864	146,273 175,132	-	288,540 368,996	12% 23%	
2019	2003	24,457	19,860	38,130				- 200,330	0%	
2019	2004	1.150	520	999	-	-	-	-	0%	
2019 2019	2005 2006	-	-	-	-	-	-	-	0%	
2019	2007								0%	
2019	2008	-	-	-	-	-	-	-	0%	
2019 2019	2009 2010	1.185	484	930	-	-	-	-	0% 0%	
2020	1995	1.103	- 404		-			-	0%	
2020	1996			-		-			0%	
2020 2020	1997 1998	221,649 723,855	92,651 311.613	177,891 598,296	10,144 22,962		1,475 6,491	11,618 29,453	5% 4%	
2020	1999	1,331,039	567,012	1,088,663	33,986	-	12,197	46,184	3%	
2020 2020	2000 2001	1,958,714 2,555,414	854,539 1,145,729	1,640,715 2,199,799	140,245 154,453	176,376	19,026 25,728	335,647 361,313	17%	
2020	2001	1,684,116	791,679	1,520,023	30,863	181,132	21,471	52,334	14% 3%	
2020	2003	19,957	16,094	30,900	-	-	325	325	2%	
2020 2020	2004 2005	1,150	520	999	-	-	3	3	0%	
2020	2005							-	0%	
2020	2007	-	-	-	-	-	-	-	0%	
2020 2020	2008 2009		-	-	-	-	-		0% 0%	
2020	2010	1,185	484	930		-	0	0	0%	
2020	2011	-		-	-	-	-	-	0%	
2020	2012		-				-		0%	
2020	2013									
2020 2020	2013 2014	-	-	-	-		:		0% 0%	
2020 2020	2014 2015	-	- - -	-	-	- - -	:	:	0% 0% 0%	
2020 2020 2020	2014 2015 2016	-	-	- - - -	-	-	-		0% 0% 0%	
2020 2020 2020 2020 2020	2014 2015 2016 2017 2018	- - - - -	- - - - -	- - - -	-	- - - - -	- - - - -	- - - - -	0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020	2014 2015 2016 2017 2018 2019	- - - - -	- - - - -	- - - - -	-	-	-	- - - - -	0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020	2014 2015 2016 2017 2018	- - - - - - -	- - - - - - -	-	-	- - - - - - -	- - - - - - -	- - - - - - -	0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996		- - - - - - - -		-	- - - - - - - -	- - - - - - - -	- - - - - - - -	0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997	258,805	96,170	184,646		341,788	10,342	352,130	0% 0% 0% 0% 0% 0% 0% 0% 0% 136%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996	258,805 830,552	96,170 317,267 566,608	184,646 609,153		341,788 1,523,970 1,333,765	10,342 45,516 85,526	352,130 1,569,486 1,471,727	0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000	830,552 1,501,124 2,150,724	317,267 566,608 837,008	609,153 1,087,887 1,607,055	60,029	1,523,970 1,333,765 1,958,707	45,516 85,526 133,406	1,569,486 1,471,727 2,152,142	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001	830,552 1,501,124 2,150,724 2,810,408	317,267 566,608 837,008 1,125,106	609,153 1,087,887 1,607,055 2,160,204	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399	1,569,486 1,471,727 2,152,142 2,336,593	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 100% 83%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000	830,552 1,501,124 2,150,724 2,810,408 1,883,368	317,267 566,608 837,008 1,125,106 783,484	609,153 1,087,887 1,607,055 2,160,204 1,504,290	60,029	1,523,970 1,333,765 1,958,707	45,516 85,526 133,406 180,399 150,552	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100% 83% 92%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004	830,552 1,501,124 2,150,724 2,810,408	317,267 566,608 837,008 1,125,106	609,153 1,087,887 1,607,055 2,160,204	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399	1,569,486 1,471,727 2,152,142 2,336,593	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100% 83% 92%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100% 83% 92%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120 520	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 100% 83% 92% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2007 2009	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 98% 100% 83% 92% 9% 2% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531	317,267 566,608 837,008 1,125,106 783,484 22,120 520	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 100% 83% 92% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2010 2010 2010 2010 2010 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 100% 83% 92% 99% 2% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2011 2012 2013 2014 2015 2016 2017 2018 2018 2019 2019 2010 2010 2011 2011 2011 2011	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 100% 83% 2% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2006 2007 2009 2010 2011 2011 2012 2013 2014 2015 2013 2014 2015 2013 2014 2015 2013 2014 2015 2016 2017 2017 2017 2017 2017 2017 2017 2017	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 25 	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 100% 83% 92% 99% 2% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 136% 9% 98% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
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2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 136% 9% 98% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2000 2000 2000 2000 2000 2000 2000 200	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 9% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2000 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 120% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,106 783,484 22,120 520 - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999	60,029 55,583	1,523,970 1,333,765 1,958,707 2,100,611	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1,569,486 1,471,727 2,152,142 2,336,593 1,732,147 2,280 	0% 0% 0% 0% 0% 0% 0% 0% 136% 189% 9% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,150,724 2,150,724 2,150,724 2,150,724 1,150 1,150	317,267 566,608 837,008 1.125,106 783,484 22,120 520 	609.153 1,087.887 1,607.055 2,160.204 1,504.290 42,471 999	60,029 55,583 62,211 - - - - - - - - - - - - - - - - - -	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 83% 92% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
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2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150 	317,267 566,608 837,008 1,125,106 783,484 22,120 520 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 189% 83% 100% 83% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150 1,150 1,185	317.267 566.608 837,008 1.125.106 783,484 22,120 520 484 484 - - - - - - - - - - - - - - - -	609,153 1,087,887 1,607,055 2,160,204 1,504,290 9930	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 0 0 0 0 1 130,159 1,340 6,920 50,366 32,584	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 136% 136% 136% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 25,531 1,150 	317.267 566,508 837,008 837,008 789,148 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,204 1,504,290 999 930 930 1,504,290 1,504,290 1,504,290 1,504,290 1,504,290 1,504,290 1,702,73 2,879,925 3,875,132	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 25 -	1.569,486 1.471,277 2.152,142 2.336,593 1.732,147 2.280 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2021 2021 2021	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,100 783,484 22,120 520 520 484 484 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930 - - - - - - - - - - - - - - - - - - -	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 180,399 150,552 2,280 2 0 0	1.569.486 1.471.272 2.152.142 2.336.593 1.732.147 2.55 - 0 0 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 2.150,724 2.63,131 1.60 2.63,31 1.150 1.185	317,767 566,608 837,008 837,008 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930 	60,029 55,583 62,211 	1,523,970 1,333,765 1,598,707 1,598,707 1,519,384	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569,486 1.471,272 2.152,142 2.336,593 1.732,147 2.280 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2021 2021 2021	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1,501,124 2,150,724 2,810,408 1,883,368 26,531 1,150	317,267 566,608 837,008 1,125,100 783,484 22,120 520 520 484 484 	609,153 1,087,887 1,607,055 2,160,204 1,504,290 42,471 999 930 - - - - - - - - - - - - - - - - - - -	60,029 55,583 62,211 	1,523,970 1,333,765 1,958,707 2,100,611 1,519,384	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.142 2.336.593 1.732.147 2.55 - 0 0 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.201,0408 1.883,368 26,531 1.150 1.185 1.	317.267 566,608 362,5106 372,106 373,484 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,206 1,504,291 999 930 	60,029 55,583 62,211 	1,523,970 1,333,765 1,598,707 1,598,707 1,519,384	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.143 2.336.593 1.73-2.180 2.250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 3.183,363 26,531 1.150 1.185 	317,767 566,608 837,708 783,848 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,204 1,260,204 42,471 999 	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,070 1,585,070 1,585,070 1,519,384 	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.142 2.152.143 2.152.144 2.252 2.5 0 0 0 0 0 1 1.732.175 2.180 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.201,0408 1.883,368 26,531 1.150 1.185 1.	317.267 566,608 362,5106 372,106 373,484 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,206 1,504,291 999 930 	60,029 55,583 62,211 	1,523,970 1,333,765 1,598,707 2,100,611 1,519,384	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.143 2.336.593 1.73-2.180 2.250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	1.1.85 1.60.124 1.83.368 26.531 1.1.150 1.1.185 1.1.18	317,267 566,608 837,006 783,806 783,806 22,120 520 520 488 484 	609.153 1.087.887 1.067.055 1.160.70	60,029 55,583 62,2111 	1.523,970 1.333,765 1.588,701 1.519,384 1.519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.159.243 1.732.147 2.280 2.5 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 2.150,724 1.883,363 26,531 1.150 1.185	11.7267 566,608 837,008 837,008 11.25,186 12.2120 5.20 5.20 5.20 5.20 5.20 5.20 5.20 5.	609,153 1,087,887 1,607,055 2,160,204 1,504,247 999 930 	60,029 55,583 62,211 	1,523,970 1,383,765 1,585,707 1,585,707 1,519,354 1,519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.143 2.336.33 1.73-147 2.280 2.280 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 3.83,168 26,531 1.150 1.185 	317,267 566,608 837,006 783,806 783,806 22,120 520 520 488 484 	609,153 1,087,887 1,607,055 2,160,270 1,260,27	60,029 55,583 62,211 1,381 1,340 6,520 50,365 50,36	1,523,970 1,383,765 1,585,707 1,585,707 1,585,707 1,593,84 1,519,3	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.159.243 1.732.147 2.280 2.5 0 0 0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2021 2021 2021	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 3.183,363 26,531 1.150 1.185 1.1185 1	317,767 566,608 837,708 837,708 783,884 22,120 520 520 520 520 520 520 520 520 520 5	609,153 1,087,887 1,607,055 2,160,204 1,204 42,471 999 	60,029 55,583 62,211 1,381 1,340 6,620 6,620 6,620 140,091 140	1,523,970 1,383,765 1,585,767 1,585,767 1,585,767 1,519,384 1,519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.142 2.132.143 2.133.143 2.134.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 189% 126% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	1.101,124 2.150,124 2.150,126 1.883,168 26,531 1.150 1.185 1	317,267 566,608 337,006 783,802 22,120 520 520 520 520 520 520 520 520 520 5	609.153 1.087.887 1.007.055 1.100.70	60,029 55,583 62,211 1,381 1,3	1,523,970 1,333,765 1,558,701 1,558,701 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,385 1,519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272. 2.152.142 2.152.142 2.1732.147 2.280 2.25 2.280 2.2	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	830,552 1.501,124 2.150,724 3.150,724 3.183,383 26,531 1.150 5.131 1.155 5.131	131.7.267 566,608 837,008 173,348 173,348 22,120 520 520 520 520 520 520 520 520 520 5	609.153 1.087.887 1.607.055 2.160.204 1.504.204 4.471 9.99 9.30	50,029 55,583 62,211 1,381 1,340 1,3	1,533,765 1,585,707 1,585,707 1,519,384 1,519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272 2.152.142 2.135.143 2.135.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 189% 100% 83% 92% 96% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2020 2020 2020 2020 2020 2020 202	2014 2015 2016 2017 2018 2019 2020 1995 1996 1997 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010	1.101,124 2.150,124 2.150,126 1.883,168 26,531 1.150 1.185 1	317,267 566,608 337,006 783,802 22,120 520 520 520 520 520 520 520 520 520 5	609.153 1.087.887 1.007.055 1.100.70	60,029 55,583 62,211 1,381 1,3	1,523,970 1,333,765 1,558,701 1,558,701 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,384 1,519,385 1,519,	45,516 85,526 133,406 133,406 180,399 150,552 2,280 25	1.569.486 1.471.272. 2.152.142 2.152.142 2.1732.147 2.280 2.25 2.280 2.2	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	

Exhibit 2c Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year All Compound Inflation Policies Combined Policy Forms 1965 1 (47) 8989 1 (98)

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Duratio
1994 1995	1994 1994	-	-	-	-	-		-	0%	
1995 1996	1995 1994							-	0%	
1996	1995	-	-	-	-	-	-		0%	
1996 1997	1996 1994	9,540	9,540	9,540	-	-	-	-	0%	
1997	1995		-				-	-	0%	
1997	1996	61,765			-	-	-	-	0%	
1997 1998	1997 1994	- 01,703	61,765	61,765	-	-		-	0%	
1998	1995	-	-	-	-	-	-	-	0%	
1998 1998	1996 1997	266.362	266.362	266.362	-	-	-		0% 0%	
1998	1998	1,126,801	1,126,801	1,126,801	-				0%	
1999 1999	1994 1995						-		0% 0%	
1999	1996		-	-	-		-	-	0%	
1999	1997	248,740 1 617 029	248,740 1 617 029	248,740	3,827	-	-	3,827	2%	
1999 1999	1998 1999	1.617.029 2.001.826	1.617.029 2.001.826	1.617.029 2.001.826	13.665 995	-	-	13.665 995	1% 0%	
2000	1994	-,,	-	-,,	-	-	-		0%	
2000 2000	1995 1996	-	-	-	-	-	-	-	0% 0%	
2000	1997	245,119	245,119	245,119	-	-	-		0%	
2000	1998	1.441.487	1.441.487	1.441.487	96	-	-	96	0%	
2000 2000	1999 2000	2,116,097 3,524,453	2,116,097 3,524,453	2,116,097 3,524,453	20,957 407,439	-	-	20,957 407,439	1% 12%	
2001	1994	3,524,453	3,324,433	3,324,433	407,439			407,439	0%	
2001	1995	-	-	-	-	-	-	-	0%	
2001 2001	1996 1997	244.555	244.555	244.555	-	-	-		0% 0%	
2001	1998	1,363,162	1,363,162	1,363,162	84,921		-	84,921	6%	
2001	1999	1,981,218	1,981,218	1,981,218	903,743	-	-	903,743	46%	
2001 2001	2000 2001	4,166,981 4,877,631	4,166,981 4,877,631	4,166,981 4,877,631	115,113 10,727	-	-	115,113 10,727	3% 0%	
2002	1994	-,0//,031	-,377,031	+,011,031	- 10,727	-		10,727	0%	
2002	1995	-	-	-	-	-	-	-	0%	
2002 2002	1996 1997	241,650	241,650	241,650		-	-	-	0% 0%	
2002	1998	1,350,389	1,350,389	1,350,389	164,398			164,398	12%	
2002 2002	1999 2000	1,970,774	1,970,774 3.844.715	1,970,774	257,842	-	-	257,842 221,470	13%	
2002	2000	3,844,715 6,285,039	3,844,715 6,285,039	3,844,715 6,285,039	221,470 281,523		-	221,470 281,523	6% 4%	
2002	2002	5.222.709	5.222.709	5.222.709	1.059.437	433.116		1.492.553	29%	
2003 2003	1994 1995	-	-	-	-	-	-		0%	
2003	1995	-				-	-		0% 0%	
2003	1997	242,146	236,033	236,033	122,485	-	-	122,485	51%	
2003	1998 1999	1,315,732	1,303,659 1,885,318	1,303,659	399,122 1.365.560	-	-	399,122	30% 72%	
2003	2000	1.906.133 3,776,593	1.885.318 3,740,918	3,740,918	613,776	-	-	1.365.560 613,776	16%	
2003	2001	5,828,118	5,786,030	5,786,030	282,836	-	-	282,836	5%	
2003	2002 2003	5,080,776	5,067,454	5,067,454	594,777	-	-	594,777	12%	
2003	1994	514,999	514,999	514,999					0%	
2004	1995	-	-	-	-	-	-		0%	
2004	1996 1997	253,222	235,186	235,186	519,842	-	-	519,842	0% 205%	
2004	1998	1,303,884	1,241,767	1,241,767	536,118	-		536,118	41%	
2004	1999	1,947,325	1,844,175	1,844,175	280,611	-	-	280,611	14%	
2004 2004	2000 2001	3,764,516 5.833.148	3,602,122 5.600.314	3,602,122 5.600.314	1,728,542 228.697	-	-	1,728,542 228.697	46% 4%	
2004	2002	5.070.265	4.946.472	4.946.472	411.379		-	411.379	8%	
2004	2003	529,551	529,551	529,551	574	-	-	574	0%	
2004	2004 1994	-	-	-	-	-		-	0%	
2005	1995	-	-		-	-			0%	
2005	1996			-	-	-	-	-	0%	
2005 2005	1997 1998	249.723 1.292.245	228.577 1.225.065	228.577 1.225.065	150.520 1.630.685	409.233	-	150.520 2.039.918	60% 158%	
2005	1999	1,949,697	1,821,327	1,821,327	952,850	-	-	952,850	49%	
2005 2005	2000 2001	3,720,810	3,507,684	3,507,684	599,581	-	-	599,581	16%	
2005	2001	5,777,250 4.966.430	5,468,769 4,773,895	5,468,769 4,773,895	1,238,584 925.004	-	-	1,238,584 925,004	21% 19%	
2005	2003	527.504	526.954	526.954		-	-	-	0%	
2005 2005	2004 2005	-	-	-	-	-	-	-	0%	
2005	1994	-	-		-				0%	
2006	1995	-	-			-	-	-	0%	
2006 2006	1996 1997	260.452	223.315	223.315	128.143	-	-	128.143	0% 49%	
2006	1998	1,277,715	223.315 1,177,229	223.315 1,177,229	507,067	-		507,067	49% 40%	
2006	1999	1,956,079	1,756,165	1,756,165	1,095,119	-	-	1,095,119	56%	
2006 2006	2000 2001	3,697,131 5,642,792	3,374,643 5,195,927	3,374,643 5,195,927	221,223 565.827	-	-	221,223 565.827	6% 10%	
2006	2002	4,962,579	4,716,863	4,716,863	565,827 856,790		-	856,790	10%	
2006	2003	513.182	512.621	512.621		-	-		0%	
2006 2006	2004 2005	-	-			-	-	-	0% 0%	
2006	2006						:		0% 0%	
2007	1994	-	-		-	-	-	-	0%	
2007 2007	1995 1996	-	-	-	-	-	-	-	0% 0%	
2007	1997	238.386	192.570	192.570	281.910			281.910	118%	
2007	1998	1,300,731	1,139,701	1,139,701	1,839,348	497,022	-	2,336,370	180%	
2007 2007	1999 2000	2,003,098	1,699,149 3,248,398	1,699,149	684,688 234,733	9,260	-	693,948 234,733	35% 6%	
2007	2001	5,698,272	4,987,107	4,987,107	1,267,687			1,267,687	22%	
2007	2002	5,054,596	4,556,371	4,556,371	1,162,515	-	-	1,162,515	23%	
2007 2007	2003 2004	496.810	490.939	490.939			-	-	0%	
2007	2005		-			-	-	-	0%	
2007	2006	-	-	-	-	-	-	-	0%	
2007	2007 1994					-			0%	
2008	1995		-						0%	
2008	1996 1997	-			-	-	-	-	0%	
2008 2008	1997 1998	227,158 1,094,131	179,415 941,026	179,415 941,026	351,583 678,062		-	351,583 678,062	155% 62%	
2008	1999	2,027,219	1,702,078	1,702,078	1,419,184	-	-	1,419,184	70%	
2008	2000	3,712,829	3,184,793	3,184,793	1,673,241	339,826	-	2,013,067	54%	
2008 2008	2001 2002	5.720.807 4.975.083	4.955.539 4.467.739	4.955.539 4.467.739	1.405.174 523.883	-	-	1.405.174 523.883	25% 11%	
2008	2003	496,411	489,756	489,756		-	-	323.003	0%	
	2004	-	-	-		-	-		0% 0%	
2008										
2008 2008 2008	2005 2006				-		-		0%	

2009	1994	-	-	-	-	-	-	-	0%	16
2009 2009	1995 1996	-	-		-	-			0%	15 14
2009	1997	222,438	176,578	176,578	747,129	273,359	-	1,020,488	459%	13
2009	1998	990,381	848,228	848,228	1,835,508		-	1,835,508	185%	12
2009	1999 2000	1.559.807 3,617,091	1.295.641 3,086,284	1.295.641 3,086,284	2.234.341 780,770	487.660		2.722.001 780,770	175% 22%	11 10
2009	2001	5,565,828	4,783,291	4,783,291	1,819,514	-	-	1,819,514	33%	9
2009	2002 2003	4,874,967	4,348,442	4,348,442	795,059		-	795,059	16%	8
2009	2003	473,719	467,372	467,372	892,495	564,559		1,457,054	308%	7 6
2009	2005	-	-	-	-	-		-	0%	5
2009	2006	-	-	-	-	-	-	-	0%	4
2009 2009	2007 2008	-	-	-	-	-	-	-	0% 0%	3 2
2009	2009			-					0%	1
2010	1994	-	-	-	-	-	-	-	0%	17
2010 2010	1995 1996	-	-	-	-	-	-	-	0% 0%	16 15
2010	1997	229,481	158,443	253,509	85,026			85,026	37%	14
2010	1998	1,091,325	777,699	1,244,318	2,347,544	-	-	2,347,544	215%	13
2010 2010	1999 2000	1,541,646 2,855,425	1,115,211 2,121,205	1,784,337 3,393,927	1,143,752 2,473,207	-	-	1,143,752 2,473,207	74% 87%	12 11
2010	2001	5.944.086	4.486.846	7.178.953	2,473,207			2,473,207	36%	10
2010	2002	5.159.062	4.117.565	6.588.104	2.020.098	576.994	-	2.597.093	50%	9
2010	2003	489,839	469,096	750,554	705	-	-	705	0%	8
2010 2010	2004 2005			-					0%	7 6
2010	2006	-	-	-	-	-	-	-	0%	5
2010	2007 2008	-	-	-	-	-	-	-	0%	4
2010 2010	2008		-	-	-				0%	3 2
2010	2010	-	-	-	-	-		-	0%	1
2011	1994 1995	-	-	-	-	-	-	-	0%	18
2011	1995		-	-	-				0%	17 16
2011	1997	212.799	135.182	216.292	354.889			354.889	167%	15
2011	1998	1,116,137	732,155	1,171,448	761,703	-	-	761,703	68%	14
2011 2011	1999 2000	1,543,961 2,503,033	1,008,725 1,704,592	1,613,960 2,727,347	1,258,316 5,086,956	635,809	-	1,258,316 5,722,765	81% 229%	13 12
2011	2001	4,541,736	3,108,816	4,974,106	6,115,815	1,199,081		7,314,897	161%	11
2011	2002	5,401,957	3,870,823	6,193,317	3,198,667	388,786	-	3,587,454	66%	10
2011 2011	2003 2004	471.925	446.400	714.241	141.800	-	-	141.800	30% 0%	9
2011	2005	-	-	-					0%	7
2011	2006	-	-	-	-	-	-	-	0%	6
2011 2011	2007 2008	-	-	-		-	-	-	0% 0%	5 4
2011	2009	-	-	-		-			0%	3
2011	2010	-		-	-	-	-		0%	2
2011	2011 1994	-	-	-	-	-	-	-	0%	1 19
2012	1995	-				-	-		0%	19 18
2012	1996		-		-	-	-	-	0%	17
2012 2012	1997 1998	205,057	125,517	200,828	171,366	-	-	171,366	84% 326%	16
2012	1998	1.110.473 1,537,317	712.727 975,438	1.140.363 1,560,700	3.616.915 2,064,553	823,338		3.616.915 2,887,891	188%	15 14
2012	2000	2,458,885	1,631,634	2,610,615	3,947,982	608,733	-	4,556,715	185%	13
2012 2012	2001 2002	4,034,792	2,698,423	4,317,476	4,445,388	715,295	-	5,160,683	128%	12
2012	2002	4,123,487 472,270	2,906,979 443,860	4,651,166 710,176	4,967,151 2,652	968,063		5,935,214 2,652	144%	11 10
2012	2004	-	-	-	-,	-		-,	0%	9
2012	2005 2006	-	-		-	-	-		0%	8
2012 2012	2006	-	-	-	-	-		-	0% 0%	7 6
2012	2008	-	-	-	-	-		-	0%	5
2012 2012	2009	-	-	-	-	-	-	-	0%	4
	2010			-	-				0%	3
2012	2011								00/	
2012 2012 2012	2011 2012	4.915	2.669	4.270	-	-	-	-	0%	2
2012 2012 2013	2011 2012 1994	4,915 -	2,669 -	4,270 -	-			-	0%	1 20
2012 2012 2013 2013	2011 2012 1994 1995	4,915 - -	2,669 - -	4,270 - -	-	- - -	- - - -	- - -	0% 0% 0%	1 20 19
2012 2012 2013 2013 2013	2011 2012 1994 1995 1996	4,915 - - - 202,465	2,669 - - - 122,737	4,270 - - - 196.380	107.363	- - - - -	- - - - - -	107.363	0%	1 20
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998	202.465 1.046.513	122.737 660.385	196.380 1.056.616	6.433.362	2.127.536	- - - - - -	8.560.898	0% 0% 0% 0% 53% 818%	1 20 19 18 17 16
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999	202.465 1.046.513 1,465,797	- - - 122.737 660.385 911,950	196.380 1.056.616 1,459,120	6.433.362 4,320,610	2.127.536	- - - - - - -	8.560.898 4,828,936	0% 0% 0% 0% 53% 818% 329%	1 20 19 18 17 16 15
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001	202.465 1.046.513	122.737 660.385	196.380 1.056.616	6.433.362		- - - - - - - -	8.560.898 4,828,936 4,357,470 6,337,898	0% 0% 0% 0% 53% 818%	1 20 19 18 17 16
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326	- - - - - - - - - - - - - - - - - - -	8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 189% 165% 121%	1 20 19 18 17 16 15 14 13
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003	202.465 1.046.513 1,465,797 2,305,235 3,847,760	122.737 660.385 911,950 1,500,802 2,527,338	196.380 1.056.616 1,459,120 2,401,283 4,043,741	6.433.362 4,320,610 4,357,470 4,971,990	508,326 - 1,365,908	- - - - - - - - - - - - - - - - - - -	8.560.898 4,828,936 4,357,470 6,337,898	0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 3%	1 20 19 18 17 16 15 14 13 12
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908	- - - - - - - - - - - - - - - - - - -	8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 189% 165% 121%	1 20 19 18 17 16 15 14 13
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0%	1 20 19 18 17 16 15 14 13 12 11 10 9 8
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 3% 0% 0% 0%	1 20 19 18 18 17 16 15 14 13 12 11 10 9 8 7 7
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0%	1 20 19 18 17 16 15 14 13 12 11 10 9 8
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0% 0% 0% 0%	1 200 119 18 16 15 14 13 11 10 9 8 8 7 6 6 5 4 4
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3,817,895	122.737 660.385 911,950 1,500,802 2,527,338 2,643,390	196.380 1.056.616 1,459,120 2,401,283 4,043,741 4,229,424	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072	508,326 - 1,365,908		8.560.898 4,828,936 4,357,470 6,337,898 4,621,474	0% 0% 0% 0% 53% 818% 329% 189% 1655% 121% 3% 0% 0% 0% 0% 0%	1 200 19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 4
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	202.465 1.046.513 1.465.797 2.305.235 3.847.760 3.817.895 466.490	122.737 660.385 911.950 1.500.802 2.527,338 2.643,390 435,450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072 12,824	508,326 - 1,365,908		8.560.898 4,828,936 4,857,470 6,337,898 4,621,474 12,824	0% 0% 0% 0% 0% 53% 818% 329% 165% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 19 18 17 16 6 15 14 13 12 11 10 9 8 8 7 7 6 5 4 21 20 19 19
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	202.465 1.046.513 1.465.797 2.305.235 3.847.760 3.847.7895 466.490	122.737 660.385 911.950 1.500.802 2.527.338 2.643.390 435.450	196.380 1.056.613 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4,320,610 4,357,470 4,971,990 3,399,072 12,824	508,326 - 1,365,908		8.568.988 4,828,936 4,357,470 6,337,898 4,621,474 12,824	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 20 9 18 17 16 15 14 13 12 11 10 9 8 8 7 6 5 4 21 20 19
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1996 1999 1999	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3.817,895 466.490	122.737 660.385 911.950 1.500.802 2.527,338 2.643,390 435,450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720	6.433.362 4,320,610 4,357,470 4,977.990 3.399,072 12,824	508,326 		8.560.898 4,828,936 4,857,470 6,337,898 4,621,474 12,824	0% 0% 0% 0% 0% 53% 8189% 189% 165% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 91%	1 20 9 19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 4 21 20 19 18
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1999 1999 1999 1999 1999 2000	202.465 1.046.513 1.465,797 2.305.235 3.847,760 3.817.895 466.490	122.737 660.385 911,950 1.500.802 2.527,338 2.643,390 435.450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720 	6.433.362 4.320,610 4.357,470 4.977.1990 3.399,072 12.824 - - - - - - - - - - - - - - - - - - -	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.4674 12.824 	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 0% 0% 0% 0% 0% 0% 0% 40% 0% 0% 443%	1 200 199 188 177 166 179 179 179 179 179 179 179 179 179 179
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2019 1994 1995 1996 1997 1998 1999 2000 2001 2001 2001 2001 2001 2001	202.465 1.046.513 1.465,797 2.305,235 3.847,760 3.817,895 466,490	122.737 660.385 911.950 1.500.802 2.527.338 2.643.390 435.450	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229,424 696,720 192.013 976.945 1.398.299 2.377.512	6.433.362 4.320,610 4.357,470 4.971.990 3.399,072 12.824 	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828,936 4.357,470 6.337,898 4.621,474 12,824 12,824 12,824 182,150 2,505,910 4.052,363 9.896,375 10,452,369	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 0% 0% 0% 0% 0% 0% 0% 0% 0% 259% 288% 443%	1 200 19 18 8 17 16 15 14 13 12 2 11 1 10 10 19 19 17 17 17 17 17 17 17 17 17 17 17 17 17
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1999 1999 1999 1999 1999 2000	202.465 1.046.513 1.465,797 2.305.235 3.847,760 3.817.895 466.490	122.737 660.385 911,950 1.500.802 2.527,338 2.643,390 435.450	196.380 1.056.616 1.459.120 2.401.283 4.043.741 4.229.424 696.720 	6.433.362 4.320,610 4.357,470 4.977.1990 3.399,072 12.824 - - - - - - - - - - - - - - - - - - -	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.4674 12.824 	0% 0% 0% 0% 0% 53% 818% 329% 189% 165% 0% 0% 0% 0% 0% 0% 0% 40% 0% 0% 443%	1 200 199 188 177 166 179 179 179 179 179 179 179 179 179 179
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1999 2000 2010 2020 2030 2040 2050 2050 2050 2050 2050 2050 205	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 53% 189% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 19 18 17 16 15 14 13 12 11 11 16 15 14 14 12 12 11 11 16 15 14 15 16 15 16 16 17 16 17 16 17 17 16 17 17 17 17 17 17 17 17 17 17 17 17 17
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2009 2009 2009 2009 2019 2019 2019 2019	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 0% 0% 818% 329% 165% 121% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 201 201 201 201 201 201 201 201 20
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 53% 189% 121% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2005 2007 2008 2009 2010 1994 1995 1996 1997 1988 2000 1994 2002 2003 2004 2005 2007 2008 2009 2000 2007 2008 2009 2000 2007 2008	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 0% 0% 0% 329% 165% 33% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 20 29 38 31 32 32 32 32 32 32 32 32 32 32 32 32 32
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 0% 0% 0% 189% 189% 165% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 187 161 144 122 11 100 90 187 7 6 4 11 12 100 100 11 11 100 100 100 100 100
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2005 2007 2008 2009 2010 1994 1995 1996 1997 1988 2000 1994 2002 2003 2004 2005 2007 2008 2009 2000 2007 2008 2009 2000 2007 2008	202.465 1.046.513 1.465.797 2.305.235 3.847.30 3.247.895 466.490	122,737 660,885 911,950 1,500,802 2,527,338 2,643,390 435,450 	196.380 1.056.616 1.459.120 2.401.283 4.043,741 4.229.424 696.720	6.433.362 4.320.610 4.357.470 4.971.990 3.399.072 12.824 12.824 182.150 2.505.910 3.060.268 7.669.235 8.880.012 5.805.595	508,326 1,365,908 1,222,402 - - - - - - - - - - - - -		8.560.898 4.828.936 4.357.470 6.337.898 4.621.474 12.824 12.824 12.825 182.150 2.505.910 4.052.363 9.896.375 10.452.369 8.762.764	0% 0% 0% 0% 0% 0% 0% 329% 165% 33% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 20 29 38 31 32 32 32 32 32 32 32 32 32 32 32 32 32
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2012 2012 2012 2013 2013 2013 2013 2013	2011 2012 1994 1995 1996 1997 2002 2003 2004 2005 2006 2001 1994 1995 1998 1999 2010 2001 2001 1994 1995 1997 1998 1999 2010 1994 1995 1997 1998 1999 2010 1994 1995 1997 1998	202.465 1.046.451 1.046.452 1.046.279 1.205.238 1.205.23	122,737 660,382 120,09	196.380 1.056.515 1.056.515 2.401.283 2.003.741 4.229.244 4.229.244 4.229.244 1.306.525 1.306.52	6.433.362 4.320,610 4.327,470 4.971,990 3.390,072 12.824 12.505,910 3.060,268 7.669,235 479,171 4.765,040 4.806,781 2.805,910 1.805,040	902.096 2.227,140 1.593,788 3.185,019 2.456,173 767,590		8.560.898 4.282,936 4.357,470 6.337,888 4.621,474 112,624 12,256,930 4.622,363 9.986,375 10,622,369 9.986,375 10,622,369 9.986,375 10,622,369 9.986,375 10,622,369 9.986,375 10,622,369 10,	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 199 199 199 199 199 199 199 199 1
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 2012 2013 2014 2020 2001 2002 2001 2002 2001 2003 2001 2002 2006 2007 2008 2009 2010 2001 2001 2001 2001 2002 2006 2007 2008 2009 2010 2001 2001 2002 2006 2007 2008 2009 2009 2001 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,24	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.282,936 4.357,470 6.337,888 4.621,474 112.824 122.505,910 4.622,363 9.986,375 10.452,363 9.986,375 10.452,363 9.986,375 10.452,369 9.986,375 10.452,369 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 16 15 15 16 16 16 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 2012 2019 1994 1995 1996 1999 2000 2001 2002 2003 2004 2005 2010 2007 2002 2003 2004 2005 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2006 2009 2010 2001 2006 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2001 2008 2009 2010 2001 2008 2009 2010 2001 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2008 2009 2010 2001 2002 2003 2004 2005 2006 2009 2010 2007 2008 2009 2010 2000 2000	202.465 1.046.451 1.046.452 1.046.279 1.205.238 1.205.23	122,737 660,387 660,380 1,500,800 1,	196.380 1.056.515 1.056.515 2.401.283 2.003.741 4.229.244 4.229.244 4.229.244 1.306.525 1.306.52	6.433.362 4.320,610 4.327,470 4.371,990 3.399,072 12.824 12.505,910 3.060,288 7.669,238 4.79,171 3.968,258 3.790,215 2.800,395 4.79,171 1.682,43 1.	992.096 2.227,169 992.096 2.227,169 1.572,357 2.957,169		8.506.988 4.928,936 4.357,470 6.337,988 4.621,474 11.624 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 199 199 199 199 199 199 199 199 1
2012 2013 2013 2013 2013 2013 2013 2013	2011 2012 2012 2013 2014 2020 2001 2002 2001 2002 2001 2003 2001 2002 2006 2007 2008 2009 2010 2001 2001 2001 2001 2002 2006 2007 2008 2009 2010 2001 2001 2002 2006 2007 2008 2009 2009 2001 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,24	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.282,936 4.357,470 6.337,888 4.621,474 112.824 122.505,910 4.622,363 9.986,375 10.452,363 9.986,375 10.452,363 9.986,375 10.452,369 9.986,375 10.452,369 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 16 15 15 16 16 16 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16
2012 2012 2012 2012 2013 2013 2013 2013	2011 2011 2012 2011 2019 2019 2019 2010 2001 2001	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,24	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.928,936 4.357,470 6.337,888 4.621,474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 169 179 179 179 179 179 179 179 179 179 17
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2007 2009 2010 1994 1995 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 19996 1997 1998 19996 19997 1998 19999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2001 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.928,936 4.357,470 6.337,888 4.621,474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 20 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21
2012 2012 2012 2012 2013 2013 2013 2013	2011 2011 2012 2011 2019 2019 2019 2010 2001 2001	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.798 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.928,936 4.357,470 6.337,888 4.621,474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 20 20 19 19 15 14 15 15 15 15 15 15 15 15 15 15 15 15 15
2012 2012 2013 2013 2013 2013 2013 2013	2011 2012 2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2002 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2001 2002 2003 2004 2004 2005 2006 2007 2008 2009 2010 2001 2002 2003 2004 2004 2005 2006 2007 2008 2009 2010 2001 2002 2003 2004 2005 2009 2010 2001 2004 2006 2007 2008 2009 2010 2001 2001 2001 2001 2001 2001	202.465 1.046.513 1.246.513 1.246.513 1.246.513 1.246.513 1.246.513 1.247.760 1.247.76	122,737 660,385 911,950 12,972,388 2,461,390 435,450 4	196.380 1.056.616 1.493.120 2.043.741 4.023.244 696.720 192.013 976.945 1.398.259 2.337.512 3.882.799 4.082.799 690.665 1.300.339 2.138.570 3.688.479 2.327.512 1.300.339 2.138.570 3.688.479 3.688.479 3.688.479 4.082.799 6.788.479 5.788.	6.433.362 4.320,610 4.357,470 4.971,990 3.390,072 12.822 12.505,910 3.060,268 7.669,235 8.880,012 5.805,595 479,171 4.676,040 4.808,781 2.860,091 1.688,243 1.048,860,091 1.688,243 1.688,	992.096 2.227,109 992.096 2.227,109 1.593,788 3.185,019 2.246,03 2.265,03 2		8.560.898 4.928,936 4.357,470 6.337,888 4.621,474 112.824 112.824 112.824 112.824 112.824 112.824 112.824 113.	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 18 131 121 111 110 110 199 188 17 7 6 6 222 22 22 20 20 20 20 20 21 18 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15

2017 2017										
2017	1995	-	-	-	-	-	-		0%	23
2017	1996 1997	176,781	78,634	150,978	2,538,795	1,045,369	-	3,584,164	0% 2027%	22 21
2017	1998	1,054,407	462,326	887,666	3,825,370	1,854,771		5,680,142	539%	20
2017	1999	1,516,988	704,210	1,352,082	4,365,100	4,382,442	-	8,747,542	577%	19
2017 2017	2000 2001	2.286.570 3.871.898	1.157.681 2.011.670	2.222.748 3.862.406	5.920.179 7.759.574	3.849.172 2.804.909	-	9.769.350 10.564.483	427%	18 17
2017	2001	3,871,898	2,011,670	4,203,459	7,759,574 5.170.552	2,804,909 3.507.874		8.678.426	273% 235%	1/
2017	2003	411,835	365,261	701,300	92,829	-	-	92,829	23%	15
2017	2004	-	-	-	-	-	-	-	0%	14
2017 2017	2005 2006	-	-	-	-	-	-	-	0%	13 12
2017	2007			-	-			-	0%	11
2017	2008	-	-	-	-	-	-	-	0%	10
2017 2017	2009 2010	-	-	-	-	-	-	-	0%	9
2018	1995								0%	8 24
2018	1996	-	-	-	-	-	-	-	0%	23
2018 2018	1997 1998	147,879 979,148	62,543 412,728	141,697 935,076	730,015 4,071,268	471,686 4,758,059	-	1,201,701 8,829,326	813% 902%	22 21
2018	1999	1,465,383	649,291	1,471,034	4,064,051	5,136,614	-	9,200,666	628%	20
2018	2000	2,312,839	1,122,536	2,543,217	7,490,664	9,306,042	-	16,796,706	726%	19
2018	2001	3,944,833	1,928,215	4,368,563	4,889,888	4,674,365	-	9,564,253	242%	18
2018 2018	2002 2003	3.899.664 471.975	2.127.111 369.094	4.819.183 836.219	4.632.148 688.569	4.175.621 636.437	-	8.807.769 1.325.007	226% 281%	17 16
2018	2004		-	-	-	-		-	0%	15
2018	2005	-	-	-	-	-	-	-	0%	14
2018 2018	2006 2007			-	-				0%	13 12
2018	2008	-	-	-	-	-		-	0%	11
2018	2009	-	-	-	-	-	-	-	0%	10
2018 2019	2010 1995	-	-	-	-		-	-	0%	9 25
2019	1996			-	-				0%	25
2019	1997	135,810	52,969	138,006	444,946	533,150	-	978,096	720%	23
2019 2019	1998 1999	987,168 1.464.960	393,268 595.832	1,024,637	2,580,678 4.070.441	3,951,808 7.669.743		6,532,486 11.740.184	662% 801%	22 21
2019	2000	2,273,173	998,137	2,600,587	6,757,432	9,040,007		15,797,438	695%	20
2019	2001	3,944,262	1,780,366	4,638,637	7,521,391	13,268,636		20,790,027	527%	19
2019 2019	2002 2003	4,049,187	2,006,056	5,226,658	5,222,042	5,732,532		10,954,574	271% 444%	18
2019	2003	465,236	351,022	914,566	623,375	1,443,829		2,067,204	444%	17 16
2019	2005	-	-						0%	15
2019	2006	-	-	-	-	-	-	-	0%	14
2019 2019	2007 2008	-	-		-	-			0%	13 12
2019	2009	-	-		-	-			0%	12
2019	2010	-	-						0%	10
2020 2020	1995 1996	-	-	-	-	-	-	-	0%	26
2020	1996	135,820	49,059	127,821	327,074	909,259	6,501	1,242,834	0% 915%	25 24
2020	1998	863,775	326,352	850,290	2,497,331	7,605,205	62,098	10,164,635	1177%	23
2020	1999	1,336,135	501,791	1,307,385	1,662,380	5,656,468	116,075	7,434,923	556%	22
2020 2020	2000 2001	2,280,364 3,986,345	916,883 1,667,729	2,388,885 4,345,168	2,436,357 3,660,057	8,894,540 9,654,422	275,766 408,516	11,606,663 13,722,995	509% 344%	21 20
2020	2002	4.200.913	1.915.669	4.991.160	3,200,861	12.591.340	363,903	16,156,104	385%	19
2020	2003	416,919	311,155	810,696	257,899	962,280	24,589	1,244,767	299%	18
2020 2020	2004 2005	-	-	-	-	-	-	-	0%	17
2020	2005			-				-	0%	16 15
2020	2007	-	-	-	-	-	-	-	0%	14
2020	2008	-	-	-	-	-	-	-	0%	13
2020 2020	2009 2010	-	-	-	-	-	-	-	0%	12 11
2020	2011			-	-			-	0%	10
2020	2012	-	-	-	-	-	-	-	0%	9
2020 2020	2013 2014	-	-	-	-	-	-	-	0% 0%	8
2020	2014			-	-				0%	7 6
2020	2016	-	-	-	-	-	-	-	0%	5
2020	2017	-	-							4
2020 2020	2018					-	-	-	0%	
	2019	-				-	-	-	0%	3
	2019 2020	-				-	-	- - -		3 2 1
2020 2021	2020 1995	-	- - -	-	- - - -	-	- - - -	- - - -	0% 0% 0% 0%	3 2 1 27
2020 2021 2021	2020 1995 1996			-		-		-	0% 0% 0% 0% 0%	2 1 27 26
2020 2021	2020 1995	128,492	- - - - 43,207 302,945	112,574	59,758 312.878	589,565	45,584 435,424	694,907 7.258.299	0% 0% 0% 0% 0% 541%	3 2 1 27 26 25
2020 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999	840,067 1,384,016	302,945 476,750	789,305 1,242,143	312,878 395,179	6,509,998 8,308,426	435,424 813,901	7,258,299 9,517,506	0% 0% 0% 0% 0% 541% 864% 688%	3 2 1 27 26 25 24 23
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000	840,067 1,384,016 2,322,576	302,945 476,750 852,271	789,305 1,242,143 2,220,541	312,878 395,179 941,241	6,509,998 8,308,426 17,481,961	435,424 813,901 1,933,622	7,258,299 9,517,506 20,356,824	0% 0% 0% 0% 0% 541% 864% 688% 876%	3 2 1 27 26 25 24 23 22
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001	840,067 1,384,016 2,322,576 4.006.083	302,945 476,750 852,271 1.567.909	789,305 1,242,143 2,220,541 4.085.093	312,878 395,179 941,241 1.357.171	6,509,998 8,308,426 17,481,961 24.293.129	435,424 813,901 1,933,622 2.864.443	7,258,299 9,517,506 20,356,824 28.514.743	0% 0% 0% 0% 0% 541% 864% 688% 876% 712%	3 2 1 27 26 25 24 23 22 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	840,067 1,384,016 2,322,576	302,945 476,750 852,271	789,305 1,242,143 2,220,541	312,878 395,179 941,241	6,509,998 8,308,426 17,481,961	435,424 813,901 1,933,622	7,258,299 9,517,506 20,356,824	0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463%	3 2 1 27 26 25 24 23 22 21 20 19
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463% 0%	3 2 1 27 26 25 24 23 22 21 20 19 18
2020 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 688% 876% 712% 413% 463%	3 2 1 27 26 25 24 23 22 21 20 19
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 864% 876% 712% 413% 463% 0% 0%	3 2 2 1 27 26 25 24 23 22 21 20 19 18 17 16 15 15
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 688% 7712% 463% 0% 0% 0%	3 2 1 27 26 6 25 24 23 22 21 20 19 18 17 16 15 14
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 864% 876% 712% 413% 463% 0% 0%	3 2 2 1 27 26 25 24 4 23 22 21 20 19 18 17 16 15 14 13 13
2020 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 876% 712% 413% 463% 0% 0% 0% 0% 0%	3 2 2 1 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13 12 11
2020 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 712% 413% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 27 26 6 25 5 24 23 22 21 20 19 18 17 16 15 14 13 12 11 10
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 541% 864% 876% 712% 413% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 23 22 211 200 199 188 177 166 15 144 13 11 10 9 9
2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 2 2 2 2 2 2 2 1 1 1 2 7 2 7 2 7 2 6 6 2 5 4 4 2 2 3 2 2 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1
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2020 2021 2021 2021 2021 2021 2021 2021	2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 541% 864% 876% 712% 413% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 24 4 23 3 2 2 2 21 1 1 1 1 1 1 1 1 1 1 1 1 1
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 541% 688% 876% 413% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 2 2 2 2 2 2 2 1 1 1 2 7 2 7 2 7 2 6 6 2 5 4 4 2 2 3 2 2 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 876% 712% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 876% 712% 4633% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 24 4 3 3 2 2 2 2 11 1 1 1 1 1 1 1 1 1 1 1 1
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,576 4.006.083 4,184,597	302,945 476,750 852,271 1.567.909 1,798,335	789,305 1,242,143 2,220,541 4,085,093 4,685,454	312,878 395,179 941,241 1.357.171 525,984	6,509,998 8,308,426 17,481,961 24.293.129 14,214,281	435,424 813,901 1,933,622 2.864.443 2,551,624	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 541% 864% 876% 712% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,576 4,006,083 4,184,597 443,154	302,945 476,750 852,271 1.567,909 1,798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357.171 525,984	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 541% 463% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154	302,945 476,750 852,271 1.567,909 1.798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357.171 525,984	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7,258,299 9,517,506 20,356,824 28.514.743 17,291,889	0% 0% 0% 0% 0% 0% 0% 5411% 688% 876% 876% 712% 6433% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,576 4,006,083 4,184,597 443,154	302,945 476,750 852,2271 1.567,909 1.798,335 320,609	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.517,506 20.356,824 28.514,743 17.291,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 5411% 8764% 712% 4133% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1.384,016 2,322,76 4,006,083 4,184,397 443,154 9,540 61,765 1,383,163 3,867,595 7,327,155	302,945 476,750 852,2271 1.567,999 1.798,345 320,609 9.540 61,765 9.540 61,765 1.392,163 3.367,596	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,393,163 3,867,596 7,327,155	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,743 17.291,889 2,049,627	0% 0% 0% 0% 0% 0% 0% 5411% 688% 876% 876% 712% 6433% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,276 4,016,083 4,189,397 463,134 6,187,297 6,187,187 1,383,163 3,867,699 7,327,155	302,945 476,730 852,2271 1.507,903 1.798,315 320,609 2.508 61,785 1.308,163 3.307,509 7.327,155	789,305 1,242,143 2,220,541 4,085,093 855,292	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.283,192 14.214,281 1.762,418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 23.514,733 17.251,889 2,446,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1.384,016 2,322,376 4,006,083 4,184,397 443,154 9,540 61,785 1,303,169 7,327,159 1,303,169 7,327,159 1,891,5276 1,991,5276 1	302,945 476,750 852,271 1.567,909 1.798,345 320,609 9.540 61,765 1.30,765 1	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,303,163 3,867,596 7,327,155 1,263,546	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.293.129 14.214.281 1.762.418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,743 17.291,889 2,049,627	0% 0% 0% 0% 541% 541% 541% 541% 688% 4638% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2019 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	840,067 1,384,016 2,322,276 4,016,083 4,189,397 463,134 6,187,297 6,187,187 1,383,163 3,867,699 7,327,155	302,945 476,730 852,2271 1.507,903 1.798,315 320,609 2.508 61,785 1.308,163 3.307,509 7.327,155	789,305 1,242,143 2,220,541 4,085,093 855,292	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.283,192 14.214,281 1.762,418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 23.514,733 17.251,889 2,446,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1,384,016 2,322,376 4,005,083 4,188,597 443,154 9,540 61,765 1,383,163 3,867,396 1,785 1	302,945 476,750 852,2271 1.567,909 1.798,335 320,609 	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 1,393,1	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.283,192 14.214,281 1.762,418	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 22.814,731 17.391,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 244 233 222 211 200 200 21 21 21 21 21 21 21 21 21 21 21 21 21
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2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2.322,376 4.005,083 4.184,397 443,754 9.540 9.540 61,765 1.393,163 3.867,995 7.393,163 1.8915,279 18.8915,27	90,945 476,750 852,221 1.567,909 1.798,335 320,669 9,540 61,765 1.393,163 3.367,596 7.327,155 1.263,546 1.193,163 1.	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,185 1,6815,279 1,999,588 1,999,589 1,999,	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 14.214,281 1.762,418 1.762,418 433,116	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 28.514,743 17.291,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2.322,576 4.006,083 4.184,597 443,154 9,540 9,540 61,765 1.383,163 5.387,789 1.383,163 1	302,945 476,750 852,271 1.567,909 1.798,335 320,609 9.540 61,765 1.393,138 1.393,138 1.393,546 1.893,546 1	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,383,163 5,387,763 1,283,163 1,283 1	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,733 17.391,889 2.049,627	0% 0% 0% 0% 0% 0% 0% 0% 0% 5419 6649 413% 463% 463% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1,384,016 2,322,276 4,005,083 4,184,597 443,114 9,540 9,54	302,945 476,730 852,2271 1.507,909 1.798,335 320,609 9.540 61,782,745 1.508,168 1.508 1.508,168 1.508	789.305 1.242,143 2.220.541 4.085.093 4.685,459 835,259 9.540 91.769 9.540 91.769 9.540 91.769 9.540 91.769	312,878 395,179 941,241 1357,171 525,984 114,797	6.509.998 8.308.426 17.481.961 24.214.281 1.762.413 1.762.413 4.33.116 409.233 566.282 339.265 1.325.579 576.994	435,424 813,901 1,931,622 2,564,432 172,412	7.258,299 9.317,506 20.356,824 23.514,733 17.291,889 2,049,627 18.487 422,492 1114,504 2417,787 3,378,555 3,005,764 3,374,173 3,005,764	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2,322,376 4,005,083 4,184,397 443,154 9,540 61,785 1,383,163 1,383,1	90,945 476,750 852,271 1.567,999 1.798,345 320,609 9.540 61,765 1.39,765 1.39,765 1.39,765 1.263,546 1.815,765 1.722,7155 1.263,546 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.815,765 1.722,715 1.72	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,329 9,540 61,765 1,303,163 1,303,163 1,303,163 1,303,163 1,505,263 1,505,263 1,505,273 1,505,2	312,878 395,179 941,241 1.357,171 525,984 114,79	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 4.33,116 4.09,233 4.00	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20,356,824 28,514,743 17.291,889 2,049,627 18.487 428,492 1,114,504 2,417,787 3,376,555 3,374,174 3,376,555 3,374,177 3,376,555 3,374,177 3,376,555 3,374,177 3,376,555	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1,384,016 2,322,376 4,005,083 4,184,997 443,134 9,540 61,765 1,383,163 3,807,765 1,383,163 1,283 1,2	302,945 476,750 852,2271 1.567,909 1.798,335 320,609 9,540 61,765 1.393,163 3.367,555 1.393,163 3.367,555 1.263,555	789,305 1,242,143 2,220,541 4,085,093 4,685,459 855,259 855,26	312,878 395,179 941,241 1357,171 525,984 114,797	6.509,998 8.308,426 17.481,061 24.214,281 1.762,418 1.762,418 1.762,418 433,116 409,233 506,282 339,626 359,626 2139,626 2139,626 2139,626 2139,626	435,424 813,901 1,931,622 2,564,432 172,412	7.258,299 9.317,506 20.356,824 22.314,317 29.1889 2.049,627 19.487 428,492 1.114,504 2.417,787 3.376,555 3.705,764 3.377,173 3.787,555 3.705,764 3.377,173 3.787,555 3.705,764 3.377,173 3.787,555	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1,384,016 2,322,376 4,005,083 4,184,397 443,154 9,540 61,765 1,393,163 3,867,795 7,327,155 1,393,163 1,893,163 1,893,163 1,893,163 1,893,163 1,893,163 1,893,163 1,893,163 1,893,163 1,993,163 1,993,163 1,993,163 1,993,163 1,993,164 1,993,164 1,993,164 1,993,164 1,994,1	302,945 476,750 852,2271 1.567,909 1.798,335 320,609 1.798,335 320,609 1.798,335 320,609 1.798,335 320,609 1.798,335 320,609 1.798,335 1.798,335 1.798,335 1.798,335 1.798,335 1.798,335 1.798,336 1	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,565 1,995,765 1,595,7	312,878 395,179 941,241 1.357,171 525,984 114,797	6.509,998 8.308,426 17.481,961 4.7481,961 14.214,281 1.762,418 1.762,418 433,116 409,233 506,282 339,826 1.325,79 2576,384 257,241,72 7,748,762 5,241,72 7,748,762	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 22.512,731 17.391,889 2.049,627 18.487 14.4874 14.4874 14.4874 14.4874 14.4874 14.4874 16.4874	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2.312,276 4.016,083 4.189,377 443,174 444,174 444,17	302,945 476,730 852,271 1.507,903 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 3.867,509 1.798,3163 3	789,305 1,242,143 2,220,541 4,085,093 815,229	312,878 395,179 941,241 137,171 525,984 114,797 114,79	6.509,998 8.308,426 17.481,961 14.214,281 1.762,413 1.76	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 23.514,733 17.291,889 2,449,627 18.487 18.487 428,492 1114,594 2417,787 3,376,555 3,070,786 3,374,177 5,977,163 3,376,175 5,977,163 5,9	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2.322,376 4.005,083 4.184,397 443,754 9.540 61,765 1.393,163 3.867,795 7.701,913 18,483,569 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937 17,301,203 18,205,937	90,945 476,750 852,271 1.567,909 1.798,315 320,609 1.798,315 320,609 1.798,315 320,609 1.798,315 1.208,7586 1.309,163 1.309,16	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,185 16,915,276 16,915,276 16,915,276 17,999,588 21,193,702 17,562,271 18,056,763 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 15,005,838 21,193,702 17,600,713 16,005,838 21,193,702 17,600,713 16,005,838 21,193,702 17,600,713 16,005,838 21,193,702	312,878 395,179 941,241 1.357,171 529,984 114,797 114,797 114,797 115,848,671 114,909	6.509,998 8.308,426 17.481,961 4.481,961 4.214,281 1.762,418 1.762,418 433,116 409,233 506,282 339,826 1.325,579 576,994 2.223,077 576,994 2.223,077 576,994 2.223,077 576,994 2.223,077 576,994 2.223,077 576,994 2.223,077 576,994	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 22.514,743 17.291,889 2.049,627 18.487 428,492 1.114,504 2.447,783 3.376,784 3.374,170 5.377,143 3.376,784 3.374,170 5.377,173 3.376,784 3.374,170 3.376,784 3.376,78	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2.312,276 4.016,083 4.189,377 443,174 444,174 444,17	302,945 476,730 852,271 1.507,903 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 370,609 1.798,313 3.867,509 1.798,3163 3	789,305 1,242,143 2,220,541 4,085,093 815,229	312,878 395,179 941,241 137,171 525,984 114,797 114,79	6.509,998 8.308,426 17.481,961 14.214,281 1.762,413 1.76	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.358,224 23.317,291,889 2,496,627 18.487 428,492 1.114,504 2.417,787 3.378,555 3.076,784 3.377,183 3.378,555 3.076,784 2.417,787 3.377,183 3.378,555 3.076,784 3.377,183 3.378,555 3.076,784 3.378,555 3.076,784 3.378,555 3.076,784 3.378,555 3.076,784 3.378,555 3.077,183	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1,384,016 2,322,276 4,005,083 4,184,997 443,134 9,540 61,763 1,383,163 1,384,164 1,384,1	90.2945 476,730 852,2271 1.567,909 1.798,335 320,609 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.540 61,758 9.640	789.305 1.242,143 2.220.541 4.085.093 4.685,454 855,252 855,25	312,878 395,179 941,241 1357,171 525,984 114,797 114,7	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116 409,233 409,233 1.325,579 576,994 2.235,579 576,994 2.235,579 576,994 2.235,579 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 576,994 2.235,79 2.244	435,424 813,901 1,931,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 23.514,731 17.391,889 2,049,627 18.487 422,492 11.14,504 24.17,787 3,378,555 3,705,764 3,374,170 3,374,17	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24
2020 2021 2021 2021 2021 2021 2021 2021	2020 1996 1997 1998 1999 1999 2000 2001 2002 2003 2004 2005 2007 2008 2009 2010 2011 2012 2013 2014 2015 2017 2018 2017 2018 2019 2019 2010	840,067 1.384,016 2,322,376 4,005,083 4,184,397 443,754 433,754 433,754 433,754 433,754 433,754 433,754 433,754 1,393,163 1,39	90,945 476,750 852,271 1.567,909 1.798,335 320,609 9,540 61,765 9,540 61,765 1.390,163 3.367,596 7.327,155 1.263,546	789,305 1,242,143 2,220,541 4,085,093 4,685,454 835,229 9,540 61,765 1,393,163 3,867,595 7,327,155 16,953,546 18,915,276 18,955,763	312,878 395,179 941,241 1.357,171 525,984 114,797 144,797 18,467 428,492 1,114,504 1,984,671 1,9	6.509,998 8.308,426 17.481,961 24.214,281 1.762,418 1.762,418 1.762,418 433,116 409,233 506,282 339,826 1.325,579 576,994 2.23,677 3.115,427 2.23,677 3.115,427 2.23,677 3.115,427 2.23,677 3.115,427 2.23,677 3.115,427 2.23,677 3.115,427	435,424 813,901 1,933,622 2,864,443 2,551,624 172,412	7.258,299 9.317,506 20.356,824 28.314,731 17.391,889 2.049,627 18.487 428,492 1.114,504 2.417,787 3.376,356 3.049,637 18.31 3.930,933 10.430,334 10.770,443 10.770,44	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	3 2 2 1 1 277 266 255 24

Exhibit 2d Continental General Insurance Company Nationwide Historic Experience by Calendar and Issue Year Currently* Active, Premium Paying Compound Inflation Policies Only

Calendar Year	Issue Year	Premium	Original Rate Level Premium	VA Rate Level Premium	Incurred Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Ye Duration
1994 1995	1994 1994	-	-	-	-	-	-	-	0%	
1995	1995			-	-	-	-		0%	
1996 1996	1994 1995	-		-	-				0% 0%	
1996	1996	-				-	-	-	0%	
1997 1997	1994 1995								0%	
1997	1996				-	-	-	-	0%	
1997 1998	1997 1994	5,484	5,484	5,484		-	-		0%	
1998	1995	-			-	-	-	-	0%	
1998 1998	1996 1997	48.136	48.136	48.136	-	-	-	-	0% 0%	
1998	1998	210,814	210,814	210,814			-		0%	
1999 1999	1994 1995	-	-		-	-	-	-	0% 0%	
1999	1996					-	-	-	0%	
1999 1999	1997 1998	47,423 320.886	47,423 320.886	47,423 320.886	3,253	-	-	3,253	7% 0%	
1999	1999	319,405	319,405	319,405					0%	
2000 2000	1994 1995	-	-		-	-	-	-	0%	
2000	1996	-		-	-			-	0%	
2000 2000	1997	48,224	48,224	48,224	-	-	-	-	0%	
2000	1998 1999	313.599 495,784	313.599 495,784	313.599 495,784	502		-	502	0%	
2000	2000	579,429	579,429	579,429	4,067		-	4,067	1%	
2001 2001	1994 1995				-		-		0%	
2001	1996	-		-	-			-	0%	
2001	1997	47.836	47.836	47.836	-	-	-	-	0%	
2001 2001	1998 1999	314,771 475,714	314,771 475,714	314,771 475,714	105			105	0%	
2001	2000	883,377	883,377	883,377	907	-	-	907	0%	
2001	2001 1994	1,096,825	1,096,825	1,096,825			-	-	0%	
2002	1995								0%	
2002	1996			-	-	-	-	-	0%	
2002 2002	1997 1998	47,785 314,784	47,785 314,784	47,785 314,784				-	0%	
2002	1999	489,249	489,249	489,249	32,803	-	-	32,803	7%	
2002 2002	2000 2001	864,406 1,666,680	864,406 1,666,680	864,406 1,666,680	22,074 600	-	-	22,074 600	3% 0%	
2002	2002	1.417.634	1.417.634	1.417.634	13.788			13.788	1%	
2003	1994	-	-		-	-	-	-	0%	
2003 2003	1995 1996	-	-	-			-	-	0%	
2003	1997	48,116	46,875	46,875	-	-	-	-	0%	
2003 2003	1998 1999	313,490 482.691	310,664 477.118	310,664 477.118	-	-	-	-	0%	
2003	2000	862,308	855,021	855,021	4,788		-	4,788	1%	
2003 2003	2001	1,608,055	1,597,391	1,597,391	8,861	-	-	8,861	1%	
2003	2002	1,846,207 299,652	1,841,243 299,652	1,841,243 299,652	9,102			9,102	0% 0%	
2004	1994	-	-	-	-	-	-	-	0%	
2004 2004	1995 1996			-			-	-	0%	
2004	1997	55,746	51,840	51,840	2,928			2,928	5%	
2004 2004	1998 1999	326,057	309,020	309,020	-	-	-	-	0%	
2004	2000	502,145 887,487	473,877 847,618	473,877 847,618	2,544		-	2,544	0%	
2004	2001	1.650.273	1.588.977	1.588.977	6.975	-	-	6.975	0%	
2004 2004	2002	1.862.526 311,122	1.825.393 311,122	1.825.393 311,122	574		-	574	0%	
2004	2004						-		0%	
2005 2005	1994 1995	-	-	-	-	-	-	-	0% 0%	
2005	1996								0%	
2005 2005	1997 1998	53.643	48.940	48.940	-	-	-	-	0%	
2005	1998	331,304 518.178	312,096 482,594	312,096 482,594					0%	
2005	2000	913,966	861,142	861,142	19,856	-	-	19,856	2%	
2005 2005	2001	1,672,563	1,588,998	1,588,998	2,224 26.098		-	2,224 26.098	0% 1%	
2005	2003	321.630	321.320	321.320	-				0%	
2005 2005	2004	-	-	-	-	-	-	-	0%	
2005	1994								0%	
2006	1995	-	-	-	-	-	-	-	0%	
2006 2006	1996 1997	55.093	46.930	46.930		-			0%	
2006	1998	338,373	310,388	310,388					0%	
2006 2006	1999 2000	525,783	467,795	467,795	1,127	-	-	1,127	0%	
2006	2001	934,927 1,705,218	855,016 1,572,156	855,016 1,572,156	13,405 28,743		-	13,405 28,743	1% 2%	
2006	2002	1,903,553	1,815,790	1,815,790	5,120	-	-	5,120	0%	
2006 2006	2003 2004	316.740	316.420	316.420	-		-		0%	
2006	2005								0%	
2006	2006 1994		-	-	-	-	-	-	0%	
2007	1994	-					-		0% 0%	
2007	1996	-	-	-	-	-	-	-	0%	
2007	1997 1998	59.901 352.516	47.636 306,370	47.636 306,370			-	-	0% 0%	
2007	1999	565,585	473,674	473,674	-	-	-	-	0%	
2007 2007	2000 2001	978,199 1.801.755	852,573 1.581.704	852,573 1.581,704	2.900	-	-	2.900	0%	
2007	2001	1,801,755	1,581,704	1,581,704	7.700	-		7,700	0%	
2007	2003	312.553	308.110	308.110	-	-	-	-	0%	
2007 2007	2004	-	-	-	-	-	-	-	0%	
2007	2005	-			-			-	0%	
2007	2007	-	-	-	-	-	-	-	0%	
2008 2008	1994 1995	-	-	-	-	-	-	-	0%	
2008	1996					- :			0%	
2008	1997	60,727	48,172	48,172	-	-	-	-	0%	
	1998 1999	366,291 572,370	312,320 474,039	312,320 474,039	26,574			26,574	0% 5%	
2008 2008 2008		990,700	854,684	854,684	5,958	-	-	5,958	1%	
2008 2008 2008	2000									
2008 2008 2008 2008	2001	1.828.286	1.586.369	1.586.369	36.690	-	-	36.690	2%	
2008 2008 2008 2008 2008 2008 2008	2001 2002 2003			1.586.369 1.829.841 316,895	36.690 110.270	-	-	36.690 110.270	2% 6% 0%	
2008 2008 2008 2008 2008 2008 2008 2008	2001 2002 2003 2004	1.828.286 2.003.970	1.586.369 1.829.841	1.829.841	36.690 110.270	-	- - -	36.690 110.270	6% 0% 0%	
2008 2008 2008 2008 2008 2008 2008	2001 2002 2003	1.828.286 2.003.970	1.586.369 1.829.841	1.829.841	36.690 110.270 - -	-	- - - -	36.690 110.270 - -	6% 0%	

2009	1994	-	-	-	-	-	-	-	0%	16
2009 2009	1995 1996	-	-	-	-	-	-	-	0%	15 14
2009 2009	1997 1998	61,745 357,569	48,860 306,008	48,860 306,008	-	-	-	528 599	0%	13
2009	1999	568.675	470.934	470.934	528,599 30.164		-	30.164	148% 5%	12
2009 2009	2000 2001	999,869 1,841,706	859,424 1.580.970	859,424 1,580,970	3,440 14,139	-	-	3,440 14,139	0% 1%	10 9
2009	2002	2,013,171	1,811,262	1,811,262	49,205	-	-	49,205	2%	8
2009 2009	2003 2004	311,069	306,332	306,332	24,457			24,457	8% 0%	7
2009 2009	2005 2006	-	-		-	-	-	-	0%	5 4
2009	2007	-	-	-	-	-	-	-	0%	3
2009 2009	2008 2009		-		-			-	0% 0%	2
2010 2010	1994 1995	-	-		-			-	0%	17 16
2010	1996	-	-	-	-	-	-	-	0%	15
2010 2010	1997 1998	68,106 430,278	46,356 307,528	74,170 492,045	-		-	-	0% 0%	14 13
2010 2010	1999 2000	655,299 1.136.891	470,831 848,232	753,330 1,357,171	53,670			53,670	0% 5%	12 11
2010 2010	2001 2002	2.072.789	1.578.555 1.809.410	2.525.689 2.895.057	7.470 34.236	-	-	7.470 34.236	0%	10
2010	2003	335,035	319,347	510,955	705			705	2% 0%	9
2010 2010	2004 2005	-	-		-		-	-	0% 0%	7
2010 2010	2006 2007	-	-					-	0%	5 4
2010 2010	2008	-	-		-	-	-	-	0%	3
2010	2010								0% 0%	2 1
2011 2011	1994 1995	-	-		-	-	-	-	0%	18 17
2011 2011	1996 1997	-	-	-	-		-	-	0%	16
2011	1998	72.226 458,303	45.257 301,261	72.412 482,017	15,926		-	15,926	0% 3%	15 14
2011 2011	1999 2000	712,397 1,213,364	463,991 830,394	742,385 1,328,631	15,324 986		-	15,324 986	2% 0%	13 12
2011 2011	2001 2002	2,245,132 2,457,364	1,540,106 1,775,732	2,464,170 2,841,171	7,814 6,679	-	-	7,814 6,679	0%	11 10
2011	2003	329.852	309.410	495.057	0,079	-	-	6,679	0%	9
2011 2011	2004 2005	-	-	-	-	-	-	-	0%	8 7
2011 2011	2006 2007	-	-	-	-	-	-	-	0%	6
2011	2008		-	-	:	-	-		0%	4
2011 2011	2009 2010	-	-	-	-	-	-	-	0%	3 2
2011 2012	2011 1994	-		-	-	-		-	0%	1 19
2012 2012 2012	1995 1996	-	-	-	-	-	-	-	0%	18 17
2012	1997	75,431	45,187	72,299	-		-		0%	16
2012 2012	1998 1999	481.744 749,047	308.788 473,902	494.061 758,242	423.321 14,762		-	423.321 14,762	88% 2%	15 14
2012 2012	2000	1,279,013	852,867	1,364,587	6,588	-	-	6,588	1% 2%	13
2012	2002	2,363,618 2,566,978	1,579,923 1,822,087	2,527,877 2,915,339	53,481 31,404		-	53,481 31,404	1%	11
2012 2012	2003 2004	338,988	315,326	504,522	2,652	-	-	2,652	1% 0%	10 9
2012 2012	2005 2006	-	-		-		-	-	0%	8 7
2012	2007		-		-				0%	6
2012 2012	2008 2009	-	-		-		-	-	0%	5 4
2012 2012	2010 2011	-	-		-	-	-	-	0%	3 2
2012	2012	-							0%	1
2013 2013	2012 1994 1995		<u>-</u>	<u></u>			- :		0% 0% 0%	20 19
2013	2012 1994 1995 1996 1997	77.361	45.899	73.439					0%	1 20
2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998	485.969	306.165	489.864					0% 0% 0% 0% 0%	1 20 19 18 17 16
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000	485.969 768,010 1,305,047	306.165 476,041 852,983	489.864 761,666 1,364,772	- - - - - - - - - - - - - - - - - - -			6,356	0% 0% 0% 0% 0% 0% 0%	1 20 19 18 17 16 15
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	6,356 502,130 280,548	342,092 388,236	- - - - - - - - -	6,356 844,222 668,784	0% 0% 0% 0% 0% 0% 0% 0% 0% 25%	1 20 19 18 17 16 15 14 13
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001	485.969 768,010 1,305,047 2,392,863	306.165 476,041 852,983 1,574,207	489.864 761,666 1,364,772 2,518,731	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0%	1 20 19 18 17 16 15 14 13 12 11
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0%	1 20 19 18 17 16 15 14 13 12 11 10 9
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0% 0%	1 200 199 188 177 166 155 144 133 122 111 100 9 8 8 7
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0% 0%	1 20 19 18 17 16 15 14 13 12 11 10 9 8
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 45% 25% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 19 18 18 17 16 15 14 13 12 11 10 9 8 8 7 6 6 5 5 4
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	485.969 768,010 1,305,047 2,392,863 2,624,369	306.165 476,041 852,983 1,574,207 1,823,768	489.864 761,666 1,364,772 2,518,731 2,918,028	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 144 133 122 111 100 9 8 8 7 7 6 6 5 5 4 21 220
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996	485.969 768.010 1,305,047 2,392,863 2,624,369 343,537	306.165 476,041 852,983 1.574,207 1.823,768 317,485	489.864 761,666 1,364,772 2,518,731 2,918,028 507,977	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 35% 25% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 177 166 155 144 133 122 111 100 9 8 8 7 7 6 5 4 21 20 19 18
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 1994 1995 1996 1997 1998	485.969 768.010 1,305,047 2,392,863 2,624,369 343,537 - - - - - - - - - - - - - - - - - - -	306.165 476,041 852,983 1,574,207 1,823,768 317,485	489.864 761,666 1,364,772 2,518,731 2,918,028 507,977	502,130			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 144 120 119 188 177 165 187 187 187 187 187 187 187 187 187 187
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	485.969 768.010 1.305.047 2.392.463 343.537 343.537 	306.165 476,041 852,983 1,574,207 1,823,768 317,485 46,036 302,718 474,791 854,545 1,566,626	489.864 766.1364.772 2,518.731 2,918.028 507.977 73.658 484.349 759.665 1.367.272 2,506.6471	502,130 280,548 - - - - - - - - - - - - - - - - - - -			844,222	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 200 199 188 177 166 155 144 133 166 155 144 131 166 155 144 131 166 155 144 133 166 155 144 133 177 178 178 178 178 178 178 178 178 178
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1995 1996 1997 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	485.969 768.010 1.305.047 2.392.463 343.537 343.537 	306.165 476,041 852,983 1,574,207 1,823,768 317,485 46,036 302,718 474,791 854,545 1,566,626	489.864 766.1364.772 2,518.731 2,918.028 507.977 73.658 484.349 759.665 1.367.272 2,506.6471	502,130 280,548 			844,222 668,784 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 157 167 178 178 178 178 178 178 178 178 178 17
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 1995 1995 1996 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2009 2010 2010	485.969 768.010 1.305.047 2.392.463 343.537 343.537 	306.165 476,041 852,983 1,574,207 1,823,768 317,485 46,036 302,718 474,791 854,545 1,566,626	489.864 766.1364.772 2,518.731 2,918.028 507.977 73.658 484.349 759.665 1.367.272 2,506.6471	502,130 280,548 			844,222 668,784 - - - - - - - - - - - - - - - - - - -	0% 0% 0% 0% 0% 0% 0% 0% 0% 35% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 8 8 8 8 8 8 8 8 8 8 8 8 9 9 9 9
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 2000 2001 2002 2003 2004 2009 2009 2000 2001 2002 2003 2004 2009 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 343,537 77,588 480,569 766,374 1,309,880 2,383,439 335,127 541,009 1315,232 315,232 2,515,347 2,663,378	306, 165 476,041 852,983 1,574,207 1,282,788 317,485 317,485 302,718 46,018 474,791 854,545 1,660,794 313,404 1,703,794 313,404 1,703,794 44,013 301,996 44,013 301,996 44,013 1,703,794 1,704 1	489.854 761.656 1,364.772 2,518.731 2,918.028 307.977 73.658 484.349 759.665 1,367.272 2,306.601 301.444 	502,130 280,548 	388,236		844,222 668,784	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 111 111 111 111 111 111 111 111
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1998 1998 1998 2001 2002 2003 2004 2005 2006 2007 2007 2007 2007 2008 2009 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 343,537 77,588 480,569 766,374 1,309,880 2,383,439 335,127 541,009 1315,232 315,232 2,515,347 2,663,378	306, 165 476,041 852,983 1,574,207 1,282,788 317,485 317,485 302,718 46,018 474,791 854,545 1,660,794 313,404 1,703,794 313,404 1,703,794 44,013 301,996 44,013 301,996 44,013 1,703,794 1,704 1	489.854 761.656 1,364.772 2,518.731 2,918.028 307.977 73.658 484.349 759.665 1,367.272 2,306.601 301.444 	502,130 280,548 	388,236		844,222 668,784	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 165 155 121 111 110 10 9 9 188 177 176 176 176 176 176 176 176 176 176
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1998 1999 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 343,537 77,588 480,569 766,374 1,309,880 2,383,439 335,127 541,009 1315,232 315,232 2,515,347 2,663,378	306, 165 476,041 852,983 1,574,207 1,282,788 317,485 317,485 302,718 46,018 474,791 854,545 1,660,794 313,404 1,703,794 313,404 1,703,794 44,013 301,996 44,013 301,996 44,013 1,703,794 1,704 1	489.854 761.656 1,364.772 2,518.731 2,918.028 307.977 73.658 484.349 759.665 1,367.272 2,306.601 301.444 	502,130 280,548 	388.236		\$44,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 177 166 155 157 167 179 188 177 166 157 179 188 177 166 157 179 179 179 179 179 179 179 179 179 17
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 2002 2001 2002 2004 2002 2004 2002 2004 2005 2006 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 77,588 480,559 766,874 1,309,880 2,383,459 2,563,378 340,185 342,291 315,322 2,563,378 340,185	306.165 476,041 852.983 1.574.207 1.823,768 317,485 31	489.854 761,666 1,364,772 2,518,731 2,918,028 507,977 73,658 484,349 759,665 1,367,272 2,506,601 2,916,671 501,446	502,130 280,548 	388.236		844,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 35% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	1 200 199 188 110 110 110 110 110 110 110 110 110
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2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 1997 1996 1997 1997 1998 1999 2000 2001 2002 2003 2005 2009 2001 2006 2007 2008 2009 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 77,588 480,569 766,374 1,309,880 2,183,459 2,260,326 335,127 335,127 2,263,378 340,185 340,185	306.165 476,041 852,983 1,574,207 1,222,768 317,485 317,485 317,485 302,718 46,036 302,718 474,791 313,494 314,494 314	489.854 761,566 1,364,772 2,518,731 2,918,028 307,977 73,658 484,349 759,665 1,367,272 2,506,601 1,367,272 2,506,601 2,918,194 748,799 1,346,247 2,512,550 2,932,691 306,015	502,130 280,548 	388.236		844,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 2000 2001 2002 2003 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,647 2,392,863 2,624,369 343,537 77,588 480,569 766,374 1,309,880 2,383,459 2,263,326 335,127 83,152 2,463,378 340,185 340,185 340,185 341,1724 2,163,378 340,185 341,174 341,1744 3	46.015 47.6041 832.983 1.574.207 1.222,768 317.485 46.036 46.036 302,718 302,718 47.791 834,545 1.566,626 1.822,794 313,404 4.013 301,996 44.013 301,996 44.013 313,404 44.013 313,996 44.013 313,404 44.013 313,996 44.013 313,404 44.013 313,996 45.019 46.019 47.0	489.854 761,566 1,364,772 2,518,731 2,918,028 507,977 7,3658 484,349 759,665 1,367,272 2,506,601 2,918,469 748,799 1,346,247 2,512,550 2,932,691 506,015 506,0	502,130 280,548 	388.236		\$44,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 181 111 110 100 199 188 189 199 199 199 199 199 199 199
2013 2013 2013 2013 2013 2013 2013 2013	2012 1994 1995 1996 2000 2001 2002 2003 2004 2009 2001 2002 2008 2009 2009 2009 2009 2009 2009	485,569 768,010 1,305,047 2,392,863 2,624,369 343,569 343,569 345,569 775,588 480,569 766,374 1,309,880 2,383,429 335,127 83,152	306.165 476,041 852,983 1,574,207 1,282,788 317,485 317,485 317,485 317,485 317,485 317,485 317,485 317,485 317,485 318,4545 318,	489.854 761.566 1,364.772 2.518.731 2.918.028 307.977 73.658 484.349 759.665 1.367.272 2.306.691 301.444	502,130 280,548 	388.236		844,222 668,784 	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	1 200 199 188 131 111 110 100 199 188 7 7 6 6 222 22 21 110 110 10 9 9 188 131 12 111 110 110 110 110 110 110 110 110
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2017 2017	1995 1996	-	-	-	-	-	-		0%	2
2017 2017	1997 1998	98,325	40,701	78,145		-	-		0%	2
2017	1999	664,626 1,011,731	292,414 462,171	561,436 887,367	532,694 17,670	-		532,694 17,670	80% 2%	2
2017 2017	2000 2001	1.614.262 2.919.435	813.147 1.526.516	1.561.243 2.930.911	378.662 858.093			378.662 858.093	23% 29%	1
2017	2002	2,992,355	1,780,799	3,419,134	70,757			70,757	2%	1
2017 2017	2003 2004	334,840	294,232	564,926	-			-	0%	1
2017	2005	-	-	-	-	-		-	0%	1
2017 2017	2006 2007	-	-	-	-	-		-	0%	1
2017 2017	2008 2009	-	-	-	-	-	-	-	0%	1
2017	2010								0%	
2018 2018	1995 1996	-	-	-	-	-	-	-	0%	2
2018	1997	105,177	42,423	96,113	57,266	-	-	57,266	54%	2
2018 2018	1998 1999	697,864 1,057,992	294,818 460,894	667,939 1,044,202	15,042 770,858	808.276		15,042 1,579,134	2% 149%	2
2018 2018	2000 2001	1,737,492	842,726	1,909,281	220,678	-	-	220,678	13%	1
2018	2001	3,155,783 3.294.992	1,545,852 1.792.740	3,502,283 4.061.633	166,428 337.507	215.083		166,428 552.589	5% 17%	1
2018 2018	2003 2004	399.739	310.914	704.408	24.128	-	-	24.128	6% 0%	1
2018	2005	-	-	-	-	-		-	0%	1
2018 2018	2006 2007	-	-	-	-	-		-	0%	1
2018	2008	-	-	-	-	-		-	0%	1
2018 2018	2009 2010		-	-	-	-			0%	1
2019	1995	-	-	-	-	-	-	-	0%	
2019 2019	1996 1997	111,219	43,001	112,037					0%	1
2019 2019	1998 1999	729,420	292,264	761,477	100 100	-		100 100	0%	2
2019	2000	1.139.520 1,872,192	460.760 825,571	1.200.482 2,150,976	189.109 266,424			189.109 266,424	17% 14%	-
2019 2019	2001 2002	3,406,074 3,598,362	1,539,087 1,785,889	4,009,998 4,653,026	506,247 174,639	231.282	-	506,247 405,921	15% 11%	1
2019	2003	408,479	306,696	799,077			-	-55,521	0%	:
2019 2019	2004 2005	-	-	-	-	-	-	-	0%	
2019	2006	-	-	-	-	-	-	-	0%	
2019 2019	2007 2008	-	-	-	-	-	-	-	0% 0%	
2019 2019	2009 2010	-	-	-	-	-	-	-	0%	
2020	1995	-				-		-	0%	:
2020 2020	1996 1997	124,518	45,019	117,294	-	-	3,695	3,695	0% 3%	
2020	1998	776,676	295,499	769,904	27,574	- :	22,962	50,536	7%	:
2020 2020	1999 2000	1,218,065 2,063,025	456,548 829,325	1,189,508 2,160,757	22,856 119,708		38,889 67,490	61,745 187,198	5% 9%	
2020	2001	3,665,438	1,537,283	4,005,299	61,157	-	122,517	183,675	5%	
2020 2020	2002 2003	3.920.525 407,521	1.788.519 301,671	4.659.879 785,985	72.654	-	146.674 24,197	219.328 24,197	6% 6%	
2020	2004 2005	-	-	-	-	-	-	-	0%	
2020	2006	-	-	-	-	-	-	-	0%	
2020 2020	2007 2008	-	-	-	-	-	•	-	0%	
2020	2009	-	-			-		-	0%	
2020 2020	2010 2011	-	-	-	-	-	-	-	0%	
2020	2012	-	-	-	-	-	-	-	0%	
2020 2020	2013 2014	-	-	-	-	-	-	-	0%	
2020	2015 2016	-	-	-	-	-	-	-	0%	
2020	2017	-	-	-	-	-	-	-	0% 0%	
2020	2018									
2020		-		-			-	-	0%	
2020 2020	2019 2020	-							0% 0%	
	2019		-	-	-	-	-	-	0% 0%	
2020 2021 2021 2021	2019 2020 1995 1996 1997	127,971	43,058	112,186			25,906	25,906	0% 0% 0% 0% 20%	
2020 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999	808,099 1,341,433	291,516 461,885	759,529 1,203,414		2,109,994	25,906 161,006 272,681	25,906 2,271,000 1,975,375	0% 0% 0% 0% 20% 281% 147%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000	808,099 1,341,433 2,227,512	291,516 461,885 817,073	759,529 1,203,414 2,128,835	22,254	1,702,694 3,776,081	25,906 161,006 272,681 473,228	25,906 2,271,000 1,975,375 4,271,562	0% 0% 0% 0% 20% 281% 147% 192%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002	808,099 1,341,433	291,516 461,885	759,529 1,203,414 2,128,835 4.003.375 4,633,923	22,254 35,264 2,256	1,702,694	25,906 161,006 272,681	25,906 2,271,000 1,975,375	0% 0% 0% 0% 20% 281% 147%	
2020 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003	808,099 1,341,433 2,227,512 3.920.940	291,516 461,885 817,073 1.536.545	759,529 1,203,414 2,128,835 4.003.375	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071	25,906 2,271,000 1,975,375 4,271,562 7.534.038	0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 39%	
2020 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 39% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 192% 145% 39% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 20% 281% 147% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 20% 281% 147% 192% 192% 145% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 20% 281% 147% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2015 2010 2010 2011 2012 2013 2014 2015 2016 2017 2017 2018 2019 2010 2010 2010 2010 2010 2010 2010	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 20% 281% 192% 192% 195% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639.703	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 20% 281% 147% 192% 145% 39% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536.545 1,778,557	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264	1,702,694 3,776,081 6.639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 147% 192% 145% 39% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808,099 1,341,433 2,227,512 3.920.940 4,132,077	291,516 461,885 817,073 1.536,545 314,752 314,752	759,529 1,203,414 2,128,835 4.003.375 4,633,923	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 147% 192% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,908	291,516 461,885 817,073 1.536,545 1,778,557 314,752	759.529 1.203.414 2.128.835 4.033.923 820.068	35.264	1,702,694 3,776,081 6.639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 20% 281% 147% 192% 1459 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,920,940 4,132,077 435,908	291,516 461,885 817,073 1.536,545 1,778,557 314,752	759.529 1.203.414 2.128.835 4.633.923 820.068	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7.534.038 5,988,041	0% 0% 0% 0% 0% 0% 0% 0% 147% 192% 1492% 39% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1.34.1433 2,227,512 3.920,940 4.132,077 435,906	291,516 461,885 817,073 1.365,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 147% 147% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,908 	291,516 461,885 817,073 1.36,545 1.778,557 314,755 	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 859.071 1,028,454	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 192% 192% 192% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	
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2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,908	291,516 461,885 817,073 1.365,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,906	291,516 461,885 817,073 1.386,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 	35.264 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 109,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341.433 2,227,512 3,320,940 4,132,077 435,508	291,516 461,885 817,073 1.136,545 1.778,557 314,755 31	759,529 1,203,414 2,128,835 4,633,923 820,068	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,048 169,667 169,667 1,534,038 1,034 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341.433 2,227,512 3,320,940 4,132.077 435,508	291,516 461,885 817,073 1.136,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 687,713 4,437,039 2,480,639 5,427,635 5,424,655 5,344,495 5,427,637 5,422,221 5,422,221 5,422,221 5,422,221 5,422,221 5,422,221 5,422,231 5,424,655 5,334,476 8,435,642 8,635,446 8,555,642 8,635,447 8,435,642 8,635,447 8,435,642 8,635,447 8,435,642 8,635,447 8,435,642 8,635,447 8,435,642 8,635,447 8,435,642 8,635,447 8,635,642 8,635,447 8,635,642 8,635,642 8,635,642 8,635,642 8,635,642 8,635,642 8,635,642 8,635,642	32.534 2.256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1.341.433 2.227.512 3.320.940 4.132.077 453.508	291,516 461,885 817,073 1.336,545 1.778,557 314,752 314,752	759,529 1,203,414 2,128,835 4,633,923 620,068 620,068 630,723 620,068 630,733 630,733 630,733 630,733 630,733 630,733 630,733 630,733 630,733 630,733 630,747	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,526 1,528,028 1,528,028 1,028 1,028 1,028 1,038 1,048 1,058 1,060 1,0	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1.341.433 2.227.512 3.320.940 4.132.077 455.508	291,516 461,885 817,073 1.386,545 1.778.557 314,792	759,529 1,203,414 2,128,835 4,633,023 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068 820,068	35,264 2,256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,003 5,986,67 169,667	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,508 4,132,077 435,508 4,132,077 435,508 4,132,077 435,508 4,132,077 435,508 4,132,07	291,516 461,885 817,073 1.138,545 1.778,557 314,752 31	759,529 1,203,414 2,128,835 4,633,023 820,068	32,254 2,256 	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,396 2,271,000 1,975,375 4,271,562 7,534,038 5,988,867 169,667 1 1,534,039 1,012 1	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	
2020 2021 2021 2021 2021 2021 2021 2021	2019 2020 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	808.099 1,341,433 2,227,512 3,320,940 4,132,077 435,908	291,516 461,885 817,073 1.365,545 1.778,557 314,752	759,529 1,203,414 2,128,835 4,633,923 820,068 820,068 820,068 820,068 821,437,037 2,818,622 4,800,539 5,427,863 5,344,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,444,496 5,44	35.264 2.256	1,702,694 3,776,081 6,639,703 4,957,330	25,906 161,006 272,681 473,228 853,071 1,028,454 169,667	25,906 2,271,000 1,975,375 4,271,562 7,534,038 5,988,041 169,667 3,253 3,253 4,569 1,012 69,265 69,	0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0	

Exhibit 3a Continental General Insurance Company Nationwide Experience All Non-Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Prop	posed Rate Incre	ase				With Propo	osed 75% Rate In	crease
Calendar	Astron	Premium		D.I.Cl	By Incurr		le collection		Loss Ratio	Premium	Incurred	Incd LR VA
Year 1995	Actual 4,770	Original RtLvl 4,770	VA Rate Level 4,770	Pd Clms	Clm Res	IBNR -	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level 4,770	Claims -	Rate Level 0.0%
1996	20,548	20,548	20,548	-	-	-	-	0.0%	0.0%	20,548	-	0.0%
1997	139,146	139,146	139,146	1,381	128,778	-	130,159	93.5%	93.5%	139,146	130,159	93.5%
1998 1999	3,183,509 6,808,204	3,183,509 6,808,204	3,183,509 6,808,204	180,479 1,339,749	100,341	0	180,479 1,440,090	5.7% 21.2%	5.7% 21.2%	3,183,509 6,808,204	180,479 1,440,090	5.7% 21.2%
2000	10,762,460	10,762,460	10,762,460	3,898,021	0	0	3,898,021	36.2%	36.2%	10,762,460	3,898,021	36.2%
2001	15,607,932	15,607,932	15,607,932	4,951,009	127,289	0	5,078,298	32.5%	32.5%	15,607,932	5,078,298	32.5%
2002	18,861,329	18,861,329	18,861,329	7,695,388	176,371	0	7,871,759	41.7%	41.7%	18,861,329	7,871,759	41.7%
2003 2004	18,623,110 18,765,068	18,285,901 17,418,355	18,285,901 17,418,355	10,108,341 7,222,110	368,372 155,111	0	10,476,712 7,377,220	56.3% 39.3%	57.3% 42.4%	18,285,901 17,418,355	10,476,712 7,377,220	57.3% 42.4%
2005	18,716,544	16,840,309	16,840,309	13,144,000	532,907	0	13,676,907	73.1%	81.2%	16,840,309	13,676,907	81.2%
2006	18,476,880	16,196,716	16,196,716	10,736,769	233,200	0	10,969,969	59.4%	67.7%	16,196,716	10,969,969	67.7%
2007 2008	18,702,266 18,183,310	15,635,830 15,105,278	15,635,830 15,105,278	13,482,070 16,096,531	295,149 727,727	0	13,777,219 16,824,259	73.7% 92.5%	88.1% 111.4%	15,635,830 15,105,278	13,777,219 16,824,259	88.1% 111.4%
2009	17,404,443	14,440,121	14,440,121	17,724,228	1,055,998	0	18,780,226	107.9%	130.1%	14,440,121	18,780,226	130.1%
2010	17,298,628	13,247,663	21,196,261	17,858,070	1,045,685	0	18,903,755	109.3%	89.2%	21,196,261	18,903,755	89.2%
2011	17,088,791	11,637,888	18,620,621	16,199,062	668,275	0	16,867,337	98.7%	90.6%	18,620,621	16,867,337	90.6%
2012 2013	16,229,106 15,008,425	10,844,481 9,925,905	17,351,169 15,881,449	25,393,628 21,315,595	3,125,325 1,737,688	0	28,518,953 23,053,283	175.7% 153.6%	164.4% 145.2%	17,351,169 15,881,449	28,518,953 23,053,283	164.4% 145.2%
2013	14,104,008	9,299,133	14,878,612	21,513,333	3,536,879	0	25,081,605	177.8%	168.6%	14,878,612	25,081,605	168.6%
2015	13,405,595	8,541,495	13,666,392	22,205,170	4,691,604	0	26,896,774	200.6%	196.8%	13,666,392	26,896,774	196.8%
2016	13,288,227	7,672,023	12,275,237	23,984,532	6,144,239	0	30,128,771	226.7%	245.4%	12,275,237	30,128,771	245.4%
2017 2018	12,373,639 11,529,495	6,913,994 6,327,543	13,274,868 12,148,883	24,222,038 24,185,220	8,285,339 12,264,862	0	32,507,377 36,450,082	262.7% 316.1%	244.9% 300.0%	13,274,868 12,148,883	32,507,377 36,450,082	244.9% 300.0%
2018	10,825,179	5,388,560	10,346,036	16,582,019	17,754,317	0	34,336,336	317.2%	331.9%	10,346,036	34,336,336	331.9%
2020	10,043,620	4,468,508	8,579,535	9,817,788	22,922,218	123,451	32,863,457	327.2%	383.0%	8,579,535	32,863,457	383.0%
2021	10,040,915	3,975,462	7,632,887	3,580,168	39,425,173	865,616	43,870,956	436.9%	574.8%	7,632,887	43,870,956	574.8%
2022	12,198,089 10,834,672	4,640,716 4,125,826	8,910,175 7,921,587				34,351,087 33,515,756	281.6% 309.3%	385.5% 423.1%	8,910,175 7,970,313	34,351,087 33,449,197	385.5% 419.7%
2023	9,576,541	3,649,460	7,921,387				32,180,804	336.0%	459.3%	8,974,626	29,496,755	328.7%
2025	8,426,522	3,211,845	6,166,743				30,740,534	364.8%	498.5%	8,873,468	27,029,378	304.6%
2026	7,356,825	2,805,658	5,386,864				28,965,227	393.7%	537.7%	7,804,061	25,616,699	328.2%
2027 2028	6,399,169 5,537,179	2,440,238 2,111,541	4,685,258 4,054,159				27,076,500 24,888,322	423.1% 449.5%	577.9% 613.9%	6,818,975 5,920,457	24,089,050 22,231,876	353.3% 375.5%
2029	4,765,180	1,817,041	3,488,719				22,531,005	472.8%	645.8%	5,109,560	20,216,092	395.7%
2030	4,077,695	1,554,783	2,985,183				20,201,006	495.4%	676.7%	4,383,568	18,228,437	415.8%
2031	3,469,952	1,322,766	2,539,712 2.148.413				17,929,739 15.875.205	516.7%	706.0%	3,738,557	16,280,466 14.491.356	435.5%
2032 2033	2,935,757 2,469,954	1,118,965 941,351	1,807,394				13,928,233	540.8% 563.9%	738.9% 770.6%	3,169,753 2,671,992	12,754,292	457.2% 477.3%
2034	2,066,607	787,522	1,512,041				12,108,085	585.9%	800.8%	2,239,308	11,114,613	496.3%
2035	1,719,250	655,093	1,257,779				10,428,897	606.6%	829.2%	1,865,874	9,594,292	514.2%
2036	1,422,662	542,006	1,040,652				8,868,276	623.4%	852.2%	1,546,190	8,178,516	528.9%
2037 2038	1,171,422 959,625	446,246 365,552	856,792 701,859				7,456,727 6,189,833	636.6% 645.0%	870.3% 881.9%	1,274,803 1,045,584	6,894,440 5,739,992	540.8% 549.0%
2039	782,252	297,979	572,120				5,099,732	651.9%	891.4%	853,230	4,742,989	555.9%
2040	634,406	241,667	464,002				4,148,243	653.9%	894.0%	692,706	3,869,450	558.6%
2041 2042	511,921 411,184	195,022	374,442				3,335,116	651.5% 642.6%	890.7% 878.5%	559,576	3,121,424	557.8% 551.6%
2042	328,578	156,665 125,204	300,797 240,392				2,642,410 2,058,278	626.4%	856.2%	449,931 359,946	2,481,754 1,939,833	538.9%
2044	261,346	99,602	191,235				1,615,983	618.3%	845.0%	286,592	1,529,482	533.7%
2045	206,959	78,884	151,458				1,256,306	607.0%	829.5%	227,023	1,193,475	525.7%
2046 2047	163,062 127,838	62,168 48,760	119,363 93,620				975,714 750,567	598.4% 587.1%	817.4% 801.7%	178,935 140,359	929,796 717,742	519.6% 511.4%
2048	99,667	38,043	73,042				576,773	578.7%	789.6%	109,519	553,549	505.4%
2049	77,252	29,516	56,671				444,673	575.6%	784.7%	84,981	428,174	503.8%
2050	59,536	22,777	43,732				340,090	571.2%	777.7%	65,584	328,481	500.9%
2051 2052	45,606 34,710	17,478 13,332	33,558 25,597				257,451 192,725	564.5% 555.3%	767.2% 752.9%	50,330 38,394	249,654 187,656	496.0% 488.8%
2053	26,245	10,110	19,410				145,864	555.8%	751.5%	29,116	142,408	489.1%
2054	19,714	7,621	14,631				110,269	559.3%	753.7%	21,949	107,708	490.7%
2055 2056	14,706 10,895	5,709 4,250	10,960				81,800 59,294	556.2% 544.3%	746.3% 726.7%	16,443 12,242	80,297 58,716	488.3% 479.6%
2056	10,895 8,007	4,250 3,140	8,160 6,030				59,294 42,778	534.2%	726.7%	9,047	42,803	479.6% 473.1%
2058	5,839	2,303	4,422				31,074	532.2%	702.7%	6,635	31,377	472.9%
2059	4,222	1,676	3,218				21,920	519.2%	681.2%	4,829	22,387	463.6%
2060 2061	3,028 2,154	1,210 867	2,324 1,665				14,401 8,632	475.6% 400.8%	619.7% 518.3%	3,487 2,499	14,963 9,230	429.1% 369.4%
2062	1,519	616	1,184				4,833	318.3%	408.3%	1,776	5,419	305.1%
2063	1,059	434	833				2,458	232.0%	295.2%	1,250	2,975	238.1%
2064	732	302	581				888	121.3%	153.0%	871	1,310	150.4%
2065 2066	502 340	209 143	401 275				-110 -716	-22.0% -210.6%	-27.5% -260.8%	602 412	223 -463	37.0% -112.2%
2066	228	97	186				-716 -891	-390.9%	-260.8% -479.0%	279	-463 -705	-112.2% -252.8%
2068	151	65	125				-885	-586.0%	-709.9%	187	-757	-404.4%
2069	99	43	83				-762	-767.4%	-918.9%	124	-680	-546.2%
2070 2071	65 42	29 19	55 36				-647 -538	-993.3% -1278.7%	-1175.8% -1494.0%	83 54	-594 -502	-718.8% -928.0%
2071	27	12	23				-556 -427	-1278.7%	-1494.0%	35	-403	-928.0%
2073	17	8	15				-311	-1857.0%	-2100.2%	22	-296	-1330.8%
2074	10	5	9				-234	-2271.6%	-2526.2%	14	-224	-1608.8%
2075 2076	6 4	3 2	6 3				-166 -105	-2671.7% -2895.8%	-2908.1% -3037.6%	9 5	-159 -101	-1856.4% -1954.0%
2077	2	1	2				-64	-3367.3%	-3315.7%	3	-63	-2150.9%
2078	1	1	1				-38	-3636.6%	-3423.5%	2	-37	-2240.3%
2079	1	0	1				-21	-3903.5%	-3423.5%	1	-21	-2238.0%
2080	0	0	0			Without In	-13 terest	-4074.8%	-3462.7%	1	-12	-2236.8%
Past	345,495,146	267,553,061	335,162,355	333,468,091	125,502,847	989,067	459,960,004	133.1%	137.2%	335,137,037	459,960,004	137.2%
Future	89,231,033	34,002,582	65,284,957				371,447,578	416.3%	569.0%	86,526,347	342,544,800	395.9%
Lifetime	434,726,179	301,555,642	400,447,311			With 4.5% Ir	831,407,582 nterest	191.2%	207.6%	421,663,385	802,504,804	190.3%
Past	613,137,305	502,350,349	593,822,844	522,165,793	145,895,984	1,016,755	669,078,532	109.1%	112.7%	593,744,402	669,078,532	112.7%
Future	70,432,972	26,836,681	51,526,428				278,099,458	394.8%	539.7%	66,751,956	257,187,109	385.3%
Lifetime	683,570,277	529,187,030	645,349,272				947,177,990	138.6%	146.8%	660,496,358	926,265,641	140.2%

Exhibit 3b Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Non-Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without Pr	oposed Rate Inc						osed 75% Rate In	
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1995	- Actual	-			-	-	-	0%	0%		- Cidillis	0%
1996	-	-		-	-	-	-	0%	0%		-	0%
1997 1998	16,032 332,862	16,032 332,862	16,032 332,862	1,381 1,340	128,778	-	130,159 1,340	812% 0%	812% 0%	16,032 332,862	130,159 1,340	812% 0%
1998	853,462	853,462	853,462	6,920	-		6,920	1%	1%	853,462	6,920	1%
2000	1,702,773	1,702,773	1,702,773	50,365	-	-	50,365	3%	3%	1,702,773	50,365	3%
2001	2,879,925	2,879,925	2,879,925	32,584	-	-	32,584	1%	1%	2,879,925	32,584	1%
2002	3,975,132	3,975,132	3,975,132	183,502	-	-	183,502	5%	5%	3,975,132	183,502	5%
2003	4,138,917	4,056,465	4,056,465	140,091	-	-	140,091	3%	3%	4,056,465	140,091	3%
2004 2005	4,390,372 4,570,206	4,055,286 4,084,469	4,055,286 4,084,469	139,784 136,000	-	-	139,784 136,000	3% 3%	3% 3%	4,055,286 4,084,469	139,784 136,000	3% 3%
2006	4,723,901	4,104,041	4,104,041	88,245	-		88,245	2%	2%	4,104,041	88,245	2%
2007	4,967,739	4,128,441	4,128,441	436,251	-	-	436,251	9%	11%	4,128,441	436,251	11%
2008	5,072,133	4,191,768	4,191,768	382,195	144,299	-	526,494	10%	13%	4,191,768	526,494	13%
2009	5,040,585	4,158,004	4,158,004	516,971	-	-	516,971	10%	12%	4,158,004	516,971	12%
2010	5,403,842	4,161,124	6,657,798	266,514	122,057	-	388,571	7%	6%	6,657,798	388,571	6%
2011 2012	5,921,856 6,174,411	4,042,584 4,142,666	6,468,134 6,628,266	239,610 509,125	109,895	-	349,505 509,125	6% 8%	5% 8%	6,468,134 6,628,266	349,505 509,125	5% 8%
2012	6,198,864	4,109,165	6,574,665	463,756	-		463,756	7%	7%	6,574,665	463,756	7%
2014	6,186,042	4,083,627	6,533,803	744,144	261,492	-	1,005,637	16%	15%	6,533,803	1,005,637	15%
2015	6,365,897	4,061,297	6,498,074	450,561	194,352	-	644,913	10%	10%	6,498,074	644,913	10%
2016	7,003,471	4,037,234	6,459,574	1,273,975	277,631	-	1,551,606	22%	24%	6,459,574	1,551,606	24%
2017	7,215,119	4,017,712	7,714,007	2,821,162	171,902	-	2,993,064	41%	39%	7,714,007	2,993,064	39%
2018	7,352,503	4,019,828	7,718,070	1,776,599	663,546	-	2,440,146	33%	32%	7,718,070	2,440,146	32%
2019	7,762,990	3,862,610	7,416,212	787,951	510,868	0	1,298,819	17%	18%	7,416,212	1,298,819	18%
2020 2021	8,497,079 9,463,846	3,780,321 3,748,768	7,258,216 7,197,634	392,653 230,259	357,508 8,778,225	86,717 608,046	836,878 9,616,529	10% 102%	12% 134%	7,258,216 7,197,634	836,878 9,616,529	12% 134%
2021	9,567,464	3,679,420	7,197,634	230,233	0,110,223	000,040	35,204,348	368.0%	498%	7,197,634	35,204,348	498.3%
2022	8,857,833	3,403,158	6,534,063				33,801,295	381.6%	517%	6,582,789	33,734,737	512.5%
2024	8,113,455	3,114,313	5,979,481				32,042,880	394.9%	536%	7,947,143	29,358,831	369.4%
2025	7,341,604	2,815,986	5,406,693				29,981,199	408.4%	555%	8,113,419	26,270,043	323.8%
2026	6,559,979	2,514,770	4,828,359				27,666,790	421.8%	573%	7,245,556	24,318,261	335.6%
2027	5,792,995	2,219,847	4,262,107				25,160,288	434.3%	590%	6,395,825	22,172,837	346.7%
2028	5,068,707	1,941,634	3,727,937				22,813,445	450.1%	612%	5,594,236	20,156,998	360.3%
2029	4,403,816	1,686,269	3,237,636				20,406,237	463.4%	630%	4,858,478	18,091,324	372.4%
2030 2031	3,801,090 3,260,272	1,454,833 1,247,238	2,793,279 2,394,697				18,058,995 15,804,652	475.1% 484.8%	647% 660%	4,191,665 3,593,542	16,086,426 14,155,379	383.8% 393.9%
2032	2,778,915	1,062,567	2,040,129				13,809,016	496.9%	677%	3,061,469	12,425,167	405.9%
2033	2,353,528	899,499	1,727,039				11,967,640	508.5%	693%	2,591,638	10,793,699	416.5%
2034	1,980,599	756,624	1,452,718				10,280,869	519.1%	708%	2,179,985	9,287,398	426.0%
2035	1,656,750	632,642	1,214,673				8,756,155	528.5%	721%	1,822,768	7,921,550	434.6%
2036	1,377,868	525,945	1,009,815				7,353,573	533.7%	728%	1,515,354	6,663,813	439.8%
2037	1,139,670	434,884	834,977				6,107,133	535.9%	731%	1,252,987	5,544,847	442.5%
2038	937,396	357,599	686,590				5,008,442	534.3%	729%	1,030,314	4,558,601	442.4%
2039 2040	766,800 623,951	292,458 237,937	561,519 456,839				4,082,035 3,292,345	532.3% 527.7%	727% 721%	842,630 685,544	3,725,292 3,013,552	442.1% 439.6%
2041	505,141	192,608	369,807				2,621,553	519.0%	709%	554,942	2,407,862	433.9%
2042	406,951	155,154	297,895				2,062,470	506.8%	692%	447,029	1,901,815	425.4%
2043	326,255	124,380	238,810				1,604,696	491.9%	672%	358,364	1,486,251	414.7%
2044	260,228	99,207	190,477				1,242,124	477.3%	652%	285,835	1,155,624	404.3%
2045	206,196	78,615	150,940				957,485	464.4%	634%	226,505	894,654	395.0%
2046	162,518	61,977	118,995				739,450	455.0%	621%	178,567	693,532	388.4%
2047 2048	127,456	48,626	93,362				565,203	443.5%	605% 590%	140,101	532,379	380.0%
2048	99,402 77,071	37,949 29,452	72,863 56,549				430,065 327,473	432.7% 424.9%	579%	109,340 84,859	406,841 310,974	372.1% 366.5%
2050	59,413	22,734	43,649				247,636	416.8%	567%	65,501	236,027	360.3%
2051	45,525	17,450	33,503				183,464	403.0%	548%	50,276	175,667	349.4%
2052	34,657	13,313	25,562				133,611	385.5%	523%	38,359	128,543	335.1%
2053	26,211	10,098	19,388				97,417	371.7%	502%	29,094	93,961	323.0%
2054	19,693	7,613	14,617				70,134	356.1%	480%	21,935	67,573	308.1%
2055	14,693	5,704	10,952				49,468	336.7%	452%	16,435	47,964	291.9%
2056 2057	10,887	4,247	8,154 6,027				33,655	309.1% 277.4%	413% 368%	12,237	33,077	270.3% 245.7%
2057	8,003 5,836	3,139 2,302	6,027 4,420				22,197 14,665	277.4% 251.3%	368%	9,044 6,633	22,221 14,968	245.7%
2059	4,221	1,676	3,217				9,241	219.0%	287%	4,828	9,709	201.1%
2060	3,027	1,210	2,324				5,324	175.9%	229%	3,487	5,887	168.8%
2061	2,153	867	1,665				2,613	121.3%	157%	2,499	3,212	128.5%
2062	1,519	616	1,184				851	56.0%	72%	1,776	1,437	80.9%
2063	1,059	434	833				(55)	-5.2%	-7%	1,250	462	37.0%
2064	732	302	581				(408)	-55.7%	-70%	871	14	1.6%
2065	502 340	209	401 275				(532)	-106.0% -152.2%	-133%	602	-199 -264	-33.0%
2066 2067	340 228	143 97	186				(518) (427)	-152.2% -187.3%	-188% -230%	412 279	-264 -242	-64.0% -86.6%
2067	151	65	125				(304)	-201.2%	-230%	187	-242	-93.7%
2069	99	43	83				(171)	-172.2%	-206%	124	-89	-71.2%
2070	65	29	55				(101)	-154.9%	-183%	83	-47	-57.4%
2071	42	19	36				(74)	-175.1%	-205%	54	-37	-68.7%
2072	27	12	23				(56)	-209.2%	-241%	35	-31	-88.8%
2073	17	8	15				(30)	-180.3%	-204%	22	-15	-67.2%
2074	10	5	9				(24)	-232.1%	-258%	14	-14	-97.4%
2075 2076	6 4	3 2	6 3				(19)	-300.8% -202.7%	-327% -213%	9 5	-12 -4	-136.6% -71.5%
2076	2	1	2				(7) (1)	-202.7%	-213%	3	-4	13.1%
2077	1	1	1				1	135.5%	128%	2	2	126.1%
2079	1	0	1				1	116.5%	102%	1	1	111.5%
2080	0	0	0				(1)	-220.0%	-187%	1	0	-53.9%
						Without	Interest					
Past	126,209,960	86,605,596	121,663,113	12,071,940	11,720,553	694,763	24,487,255	19.4%	20.1%	121,663,113	24,487,255	20.1%
Future	78,793,036	30,197,933	57,980,031				343,015,409	435.3%	591.6%	79,221,422	314,112,631	396.5%
Lifetime	205,002,995	116,803,528	179,643,145			Annah	367,502,664	179.3%	204.6%	200,884,535	338,599,886	168.6%
Bact	106 651 151	144 935 161	100 054 220	16 722 202	12 002 544	With 4.5%		15 401	10 00/	100 054 225	20 240 050	10.00
Past	196,651,151	144,835,161	189,954,326 45,184,764	16,732,202	12,902,544	714,212	30,348,958 261,244,348	15.4% 425.6%	16.0% 578.2%	189,954,326 60,410,291	30,348,958 240,331,999	16.0% 397.8%
								4/3.b%	5/8.2%			
Future Lifetime	61,376,930 258,028,081	23,533,731 168,368,892	235,139,090				291,593,306	113.0%	124.0%	250,364,618	270,680,958	108.1%

Exhibit 3c Continental General Insurance Company Nationwide Experience All Compound Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without F	Proposed Rate Inc	crease				With Prop	oosed 75% Rate Inc	rease
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incurr Clm Res	al Year IBNR	Inc Clms	Incurred L Actual	oss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1995	-	-	-	-	-	-	-	0.0%	0.0%	-	-	0.0%
1996	9,540	9,540	9,540	-	-	-	-	0.0%	0.0%	9,540	-	0.0%
1997 1998	61,765 1,393,163	61,765 1,393,163	61,765 1,393,163	-			-	0.0%	0.0% 0.0%	61,765 1,393,163	-	0.0%
1999	3,867,595	3,867,595	3,867,595	18,487	0	0	18,487	0.5%	0.5%	3,867,595	18,487	0.5%
2000	7,327,155	7,327,155	7,327,155	428,492	0	0	428,492	5.8%	5.8%	7,327,155	428,492	5.8%
2001	12,633,546	12,633,546	12,633,546	1,114,504	0	0	1,114,504	8.8%	8.8%	12,633,546	1,114,504	8.8%
2002 2003	18,915,276 18,664,497	18,915,276 18,534,410	18,915,276 18,534,410	1,984,671 3,378,555	433,116 0	0	2,417,787 3,378,555	12.8% 18.1%	12.8% 18.2%	18,915,276 18,534,410	2,417,787 3,378,555	12.8% 18.2%
2004	18,701,913	17,999,588	17,999,588	3,705,764	0	0	3,705,764	19.8%	20.6%	17,999,588	3,705,764	20.6%
2005	18,483,659	17,552,271	17,552,271	5,497,224	409,233	0	5,906,456	32.0%	33.7%	17,552,271	5,906,456	33.7%
2006 2007	18,309,932	16,956,763	16,956,763	3,374,170	0 506.282	0	3,374,170	18.4% 32.2%	19.9% 36.6%	16,956,763	3,374,170	19.9% 36.6%
2007	18,551,887 18,253,637	16,314,235 15,920,346	16,314,235 15,920,346	5,470,881 6,051,127	339,826	0	5,977,163 6,390,953	35.0%	40.1%	16,314,235 15,920,346	5,977,163 6,390,953	40.1%
2009	17,304,230	15,005,836	15,005,836	9,104,816	1,325,579	0	10,430,394	60.3%	69.5%	15,005,836	10,430,394	69.5%
2010	17,310,866	13,246,064	21,193,702	10,202,449	576,994	0	10,779,443	62.3%	50.9%	21,193,702	10,779,443	50.9%
2011 2012	15,791,548 13,947,194	11,006,694 9,497,247	17,610,710 15,195,595	16,918,147 19,216,007	2,223,677 3,115,429	0	19,141,824 22,331,436	121.2% 160.1%	108.7% 147.0%	17,610,710 15,195,595	19,141,824 22,331,436	108.7% 147.0%
2012	13,152,156	8,802,052	14,083,284	23,602,691	5,224,172	0	28,826,862	219.2%	204.7%	14,083,284	28,826,862	204.7%
2014	12,637,498	8,469,382	13,551,011	28,582,341	7,748,762	0	36,331,103	287.5%	268.1%	13,551,011	36,331,103	268.1%
2015	12,579,083	8,048,482	12,877,571	21,772,943	10,344,196	0	32,117,139	255.3%	249.4%	12,877,571	32,117,139	249.4%
2016 2017	13,074,142 13,005,330	7,598,980 6,969,083	12,158,369 13,380,640	33,849,358	15,698,347	0	49,547,705	379.0% 362.3%	407.5% 352.1%	12,158,369 13,380,640	49,547,705	407.5% 352.1%
2017	13,221,721	6,671,518	15,114,990	29,672,399 26,566,604	17,444,538 29,158,824	0	47,116,936 55,725,428	421.5%	368.7%	15,114,990	47,116,936 55,725,428	368.7%
2019	13,319,797	6,177,649	16,095,494	27,220,305	41,639,704	0	68,860,009	517.0%	427.8%	16,095,494	68,860,009	427.8%
2020	13,220,272	5,688,638	14,821,405	14,041,960	46,273,514	1,257,447	61,572,921	465.7%	415.4%	14,821,405	61,572,921	415.4%
2021 2022	13,308,985 14,753,361	5,362,027 5,817,694	13,970,439 15,157,652	3,707,007	73,159,778	8,817,010	85,683,795 78,946,542	643.8% 535.1%	613.3% 520.8%	13,970,439 15,157,652	85,683,795 78,946,542	613.3% 520.8%
2022	14,753,361	5,817,694	15,157,652				78,946,542 87,820,046	535.1% 636.2%	520.8% 618.9%	15,157,652	78,946,542 87,693,461	520.8% 613.8%
2024	12,852,988	5,075,030	13,222,686				95,871,251	745.9%	725.1%	17,257,166	89,941,509	521.2%
2025	11,902,990	4,703,211	12,253,935				103,001,697	865.3%	840.6%	18,021,859	93,530,676	519.0%
2026	10,972,873	4,336,331	11,298,051				111,560,227	1016.7%	987.4% 1142.1%	16,674,605	101,692,923	609.9%
2027 2028	10,064,362 9,181,927	3,977,579 3,629,826	10,363,344 9,457,294				118,354,834 124,307,957	1176.0% 1353.8%	1142.1% 1314.4%	15,332,984 14,018,700	108,214,747 113,970,282	705.8% 813.0%
2029	8,330,253	3,294,139	8,582,682				129,298,117	1552.2%	1506.5%	12,742,214	118,894,608	933.1%
2030	7,513,270	2,972,205	7,743,902				133,375,546	1775.2%	1722.3%	11,512,629	123,019,162	1068.6%
2031 2032	6,737,457	2,666,475 2,377,008	6,947,341				136,281,860	2022.7% 2313.5%	1961.6% 2242.6%	10,340,708	126,119,026	1219.6% 1397.2%
2032	6,003,207 5,312,950	2,377,008	6,193,152 5,484,333				138,886,286 139,807,995	2313.5% 2631.5%	2549.2%	9,228,359 8,179,747	128,942,608 130,159,552	1591.2%
2034	4,668,263	1,850,927	4,822,478				139,540,154	2989.1%	2893.5%	7,198,168	130,242,119	1809.4%
2035	4,072,540	1,616,044	4,210,506				137,974,956	3387.9%	3276.9%	6,289,072	129,101,184	2052.8%
2036	3,527,673	1,400,982	3,650,175				134,363,459	3808.8%	3681.0%	5,455,763	126,029,152	2310.0%
2037 2038	3,034,654 2,591,922	1,206,228 1,031,221	3,142,756 2,686,784				128,814,764 121,637,787	4244.8% 4693.0%	4098.8% 4527.3%	4,699,998 4,019,986	121,104,921 114,614,203	2576.7% 2851.1%
2039	2,197,118	874,893	2,279,481				113,688,295	5174.4%	4987.5%	3,412,395	107,366,180	3146.4%
2040	1,849,776	737,203	1,920,738				104,970,178	5674.8%	5465.1%	2,876,498	99,341,625	3453.6%
2041 2042	1,546,341	616,706	1,606,792				95,580,389	6181.1% 6671.4%	5948.5% 6417.0%	2,407,303	90,636,173	3765.1% 4067.3%
2042	1,283,984 1,059,017	512,347 422,780	1,334,889 1,101,528				85,659,876 75,813,080	7158.8%	6882.5%	2,000,631 1,651,475	81,371,112 72,137,840	4368.1%
2044	868,241	346,720	903,359				66,478,490	7656.7%	7359.0%	1,354,764	63,362,522	4677.0%
2045	707,753	282,692	736,536				57,825,163	8170.2%	7851.0%	1,104,640	55,199,392	4997.0%
2046 2047	573,766 462,890	229,202 184,923	597,173 481,807				49,987,379 42,905,882	8712.2% 9269.1%	8370.7% 8905.2%	895,666 722,664	47,782,056 41,065,237	5334.8% 5682.5%
2047	371,742	148,514	386,943				36,727,267	9879.8%	9491.6%	580,398	35,186,758	6062.5%
2049	297,288	118,772	309,452				31,412,127	10566.2%	10150.9%	464,181	30,115,051	6487.8%
2050	236,862	94,624	246,536				26,882,773	11349.6%	10904.2%	369,817	25,788,713	6973.4%
2051 2052	188,146 149,075	75,145 59,509	195,786 155,048				22,990,374 19,627,989	12219.4% 13166.5%	11742.6% 12659.3%	293,696 232,589	22,064,377 18,849,640	7512.7% 8104.3%
2053	117,836	46,997	122,449				16,800,194	14257.2%	13720.2%	183,688	16,142,018	8787.7%
2054	93,007	37,045	96,518				14,455,586	15542.5%	14977.1%	144,790	13,893,889	9595.9%
2055	73,325	29,153	75,956				12,523,361	17079.3%	16487.7%	113,943	12,043,286	10569.5%
2056 2057	57,764 45,471	22,915 17,990	59,703 46,873				10,901,716 9,523,715	18872.8% 20944.7%	18259.8% 20318.2%	89,562 70,314	10,494,585 9,181,549	11717.7% 13058.0%
2058	35,770	14,107	36,754				8,374,308	23411.3%	22784.5%	55,134	8,083,527	14661.7%
2059	28,111	11,045	28,778				7,384,316	26268.7%	25659.3%	43,168	7,139,638	16539.3%
2060 2061	22,074	8,639 6,743	22,507				6,535,226 5,847,352	29606.5%	29035.8%	33,760 26,350	6,327,729	18743.2%
2061	17,297 13,521	6,743 5,252	17,568 13,683				5,847,352 5,246,496	33805.1% 38803.7%	33283.8% 38343.8%	26,350 20,522	5,671,404 5,096,468	21523.1% 24834.4%
2063	10,537	4,079	10,627				4,673,079	44347.8%	43972.0%	15,939	4,546,485	28525.1%
2064	8,180	3,156	8,224				4,171,523	50995.7%	50723.8%	12,334	4,067,951	32982.9%
2065	6,310	2,428 1,854	6,325 4,830				3,732,325 3,298,205	59149.2%	59009.8% 68291.4%	9,485	3,648,147	38461.7%
2066 2067	4,829 3,664	1,854 1,405	4,830 3,660				3,298,205 2,907,461	68303.2% 79342.6%	68291.4% 79432.5%	7,242 5,489	3,230,593 2,854,407	44606.4% 52004.2%
2068	2,754	1,056	2,750				2,506,882	91034.5%	91156.2%	4,124	2,467,085	59825.3%
2069	2,050	786	2,049				2,123,639	103589.6%	103654.6%	3,072	2,095,390	68207.2%
2070	1,512	581	1,513 1,106				1,783,287	117960.2% 129165.1%	117875.5% 128830.2%	2,268 1,658	1,764,061 1,411,601	77764.5% 85141.7%
2071 2072	1,103 795	424 307	799				1,424,485 1,105,523	139019.3%	138310.1%	1,199	1,411,601	91554.3%
2073	567	219	572				834,123	147067.6%	145895.1%	857	829,241	96732.0%
2074	400	155	404				594,027	148495.6%	146873.9%	606	591,307	97506.6%
2075 2076	279 194	109 76	283 197				422,123	151103.5%	148985.9%	425 295	420,681	99024.2% 95065.9%
2076	194	76 52	135				281,306 182,048	145302.9% 136940.2%	142956.6% 134410.4%	295	280,489 181,614	95065.9% 89428.1%
2078	90	35	92				112,634	124705.9%	122184.0%	138	112,444	81343.5%
2079	61	24	62				60,776	99730.7%	97574.0%	93	60,656	64930.7%
2080	41	16	42			Mitho	31,869 ut Interest	78187.1%	76354.7%	63	31,773	50752.5%
Past	337,046,388	260,029,307	342,544,701	295,480,900	255,621,969	10,074,457	561,177,327	166.5%	163.8%	342,535,161	561,177,327	163.8%
Future	147,664,535	58,426,670	152,227,183	,			3,018,230,325	2044.0%	1982.7%	209,629,163	2,836,248,650	1353.0%
Lifetime	484,710,924	318,455,976	494,771,883				3,579,407,652	738.5%	723.4%	552,164,324	3,397,425,977	615.3%
Past	583,310,720	479,078,929	585,681,824	414,857,884	293,087,824	With 4. 10,356,483	.5% Interest 718,302,191	123.1%	122.6%	585,652,514	718,302,191	122.6%
Future	109,862,051	43,439,302	113,178,496	,,	,,	,0,-103	1,754,271,173	1596.8%	1550.0%	152,320,384	1,644,967,918	1079.9%
Lifetime	693,172,770	522,518,231	698,860,320				2,472,573,364	356.7%	353.8%	737,972,897	2,363,270,109	320.2%

Exhibit 3d Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Compound Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

L				Without	Proposed Rate I						osed 75% Rate Inc	
Calendar	Antural	Premium	VA Data Laval	Del Class	By Incur Clm Res		In a Class	Incurred L		Premium	Incurred	Incd LR VA
Year 1995	Actual -	Original RtLvl -	VA Rate Level	Pd Clms	- CIM Kes	IBNR -	Inc Clms	Actual 0%	VA Rate Level 0%	VA Rate Level	Claims -	Rate Level
1996	-	-	-	-	-	-	-	0%	0%	-	-	09
1997	5,484	5,484	5,484	-	-	-	-	0%	0%	5,484	-	09
1998	258,950 687,713	258,950 687,713	258,950 687,713	2 252	-	-	- 2.252	0% 0%	0% 0%	258,950	- 2.552	09
1999 2000	1,437,037	1,437,037	1,437,037	3,253 4,569	-	-	3,253 4,569	0%	0%	687,713 1,437,037	3,253 4,569	09
2001	2,818,522	2,818,522	2,818,522	1,012	-	-	1,012	0%	0%	2,818,522	1,012	09
2002	4,800,539	4,800,539	4,800,539	69,265	-	-	69,265	1%	1%	4,800,539	69,265	19
2003	5,460,519	5,427,963	5,427,963	22,751	-	-	22,751	0%	0%	5,427,963	22,751	09
2004	5,595,356	5,407,847	5,407,847	13,021	-	-	13,021	0%	0%	5,407,847	13,021	09
2005	5,676,430 5,779,686	5,424,553 5,384,495	5,424,553 5,384,495	48,178 48,395	-	-	48,178 48,395	1% 1%	1% 1%	5,424,553 5,384,495	48,178 48,395	19 19
2007	6,039,455	5,374,729	5,374,729	10,600	-	-	10,600	0%	0%	5,374,729	10,600	09
2008	6,143,970	5,422,321	5,422,321	179,492	-	-	179,492	3%	3%	5,422,321	179,492	39
2009	6,153,805	5,383,790	5,383,790	650,004	-	-	650,004	11%	12%	5,383,790	650,004	129
2010	6,933,155	5,380,261	8,608,417	96,081	-	-	96,081	1%	1%	8,608,417	96,081	19
2011	7,488,638	5,266,151	8,425,842	46,729	-	-	46,729	1% 7%	1% 6%	8,425,842	46,729	19 69
2012	7,854,820 7,997,156	5,398,079 5,396,548	8,636,927 8,634,476	532,208 789,035	730,327	-	532,208 1,519,362	19%	18%	8,636,927 8,634,476	532,208 1,519,362	189
2014	7,973,324	5,380,914	8,609,462	380,005	-	-	380,005	5%	4%	8,609,462	380,005	49
2015	8,331,134	5,374,947	8,599,916	886,925	219,197	-	1,106,123	13%	13%	8,599,916	1,106,123	139
2016	9,137,240	5,357,877	8,572,603	1,154,386	-	-	1,154,386	13%	13%	8,572,603	1,154,386	139
2017	9,635,575	5,209,980	10,003,162	1,857,876	-	-	1,857,876	19%	19%	10,003,162	1,857,876	199
2018	10,449,039	5,290,368	11,985,858	1,591,907	1,023,358	-	2,615,265	25%	22%	11,985,858	2,615,265	229
2019 2020	11,265,266 12,175,767	5,253,268 5,253,864	13,687,074 13,688,627	1,136,419 303,950	231,282	0 426,424	1,367,701 730,373	12% 6%	10% 5%	13,687,074 13,688,627	1,367,701 730,373	109
2021	12,173,707	5,243,387	13,661,329	59,774	19,185,801	2,990,013	22,235,588	171%	163%	13,661,329	22,235,588	1639
2022	13,121,519	5,207,300	13,567,308				56,407,825	429.9%	416%	13,567,308	56,407,825	415.89
2023	12,524,161	4,968,373	12,944,798				61,970,748	494.8%	479%	13,041,330	61,844,164	474.29
2024	11,866,007	4,705,647	12,260,280				66,815,260	563.1%	545%	16,294,760	60,885,518	373.79
2025	11,156,194 10,402,830	4,422,073 4,122,023	11,521,446 10,739,684				70,911,140 74,400,274	635.6% 715.2%	615% 693%	17,289,370 16,116,238	61,440,119 64,532,970	355.49 400.49
2027	9,616,571	3,810,055	9,926,871				76,828,643	798.9%	774%	14,896,511	66,688,556	447.79
2028	8,827,004	3,497,077	9,111,424				78,705,162	891.6%	864%	13,672,830	68,367,487	500.09
2029	8,048,880	3,188,973	8,308,679				79,651,562	989.6%	959%	12,468,211	69,248,053	555.49
2030	7,291,477	2,889,356	7,528,044				79,851,768	1095.1%	1061%	11,296,771	69,495,383	615.29
2031	6,563,759	2,601,580	6,778,260				79,180,010	1206.3%	1168%	10,171,627	69,017,176	678.59
2032	5,868,786 5,209,208	2,326,991 2,066,483	6,062,835 5,384,097				78,228,297 76,240,053	1333.0% 1463.6%	1290% 1416%	9,098,041 8,079,511	68,284,620 66,591,610	750.59 824.29
2033	4,588,634	1,821,361	4,745,447				73,514,835	1602.1%	1549%	7,121,137	64,216,800	901.89
2035	4,012,130	1,593,566	4,151,941				70,154,945	1748.6%	1690%	6,230,507	61,281,173	983.69
2036	3,482,744	1,384,284	3,606,668				65,907,247	1892.4%	1827%	5,412,257	57,572,940	1063.89
2037	3,001,403	1,193,885	3,110,596				61,014,190	2032.9%	1961%	4,667,839	53,304,347	1141.99
2038	2,567,617	1,022,121	2,663,075				55,683,831	2168.7%	2091%	3,996,277	48,660,247	1217.69
2039 2040	2,180,279 1,838,073	868,568 732,749	2,263,001 1,909,135				50,267,605 44,900,098	2305.6% 2442.8%	2221% 2352%	3,395,916 2,864,895	43,945,491 39,271,545	1294.19 1370.89
2040	1,538,512	613,725	1,599,024				39,592,733	2573.4%	2476%	2,399,535	34,648,517	1444.09
2042	1,278,856	510,402	1,329,821				34,494,649	2697.3%	2594%	1,995,563	30,205,885	1513.79
2043	1,055,989	421,626	1,098,522				29,705,288	2813.0%	2704%	1,648,470	26,030,048	1579.09
2044	866,531	346,077	901,682				25,317,459	2921.7%	2808%	1,353,086	22,201,491	1640.89
2045	706,484	282,213	735,290				21,438,477	3034.5%	2916%	1,103,394	18,812,706	1705.09
2046 2047	572,814 462,178	228,844 184,657	596,240 481,112				18,082,172 15,153,653	3156.7% 3278.7%	3033% 3150%	894,733 721,969	15,876,849 13,313,007	1774.59 1844.09
2047	371,211	148,316	386,428				12,716,207	3425.6%	3291%	579,883	11,175,698	1927.29
2049	296,892	118,625	309,071				10,715,999	3609.4%	3467%	463,800	9,418,922	2030.89
2050	236,564	94,515	246,254				9,035,422	3819.4%	3669%	369,534	7,941,362	2149.09
2051	187,920	75,064	195,575				7,631,815	4061.2%	3902%	293,485	6,705,818	2284.99
2052	148,901	59,448	154,889				6,401,511	4299.2%	4133%	232,430	5,623,161	2419.39
2053 2054	117,700 92,898	46,950 37,008	122,327 96,423				5,387,935 4,562,103	4577.7% 4910.9%	4405% 4731%	183,566 144,695	4,729,758 4,000,406	2576.69 2764.79
2055	73,236	29,124	75,881				3,861,577	5272.8%	5089%	113,868	3,381,502	2969.79
2056	57,690	22,892	59,643				3,263,088	5656.2%	5471%	89,501	2,855,956	3191.09
2057	45,408	17,971	46,823				2,738,735	6031.4%	5849%	70,264	2,396,568	3410.89
2058	35,717	14,091	36,712				2,321,073	6498.5%	6322%	55,092	2,030,291	3685.39
2059	28,065	11,032	28,743				1,950,139	6948.7%	6785%	43,132	1,705,462	3954.09
2060	22,034 17,263	8,627 6,733	22,477 17,542				1,649,822 1,395,730	7487.6% 8085.0%	7340% 7956%	33,730 26,325	1,442,325 1,219,782	4276.19 4633.69
2062	13,492	5,243	13,661				1,186,611	8795.3%	8686%	20,500	1,036,583	5056.5
2063	10,513	4,072	10,609				999,317	9505.8%	9420%	15,920	872,723	5481.9
2064	8,160	3,151	8,209				818,565	10031.8%	9972%	12,318	714,994	5804.3
2065	6,293	2,423	6,313				666,607	10592.2%	10560%	9,473	582,430	6148.5
2066 2067	4,815 3,654	1,850 1,402	4,820 3,652				537,193 423,985	11155.6% 11603.5%	11146% 11608%	7,233 5,481	469,581 370,931	6492.69 6767.69
2068	2,746	1,402	2,744				423,985 321,636	11714.6%	11721%	5,481 4,118	281,839	6844.5
2069	2,044	785	2,044				232,724	11386.9%	11385%	3,067	204,475	6666.0
2070	1,507	579	1,509				162,755	10799.6%	10783%	2,265	143,529	6337.0
2071	1,099	423	1,103				112,639	10246.2%	10211%	1,655	99,756	6026.3
2072	793	306	797				75,367	9508.1%	9452%	1,197	67,124	5609.6
2073 2074	565 399	219 155	570 403				47,894 29,545	8472.2% 7410.2%	8397% 7323%	856 605	43,012 26,824	5025.5 4430.6
2074	399 278	108	283				29,545 18,052	7410.2% 6483.4%	7323% 6387%	424	16,610	3916.2
2076	193	75	196				11,706	6067.1%	5964%	295	10,889	3696.6
2077	133	52	135				7,488	5651.6%	5542%	203	7,054	3479.0
2078	90	35	92				4,598	5106.2%	4999%	138	4,408	3193.1
2079	61	24	62				3,207	5274.2%	5157%	93	3,087	3308.6
2080	41	16	42				2,377	5842.9%	5703%	63	2,281	3646.5
Past	163,092,519	111,639,586	170,947,637	9,885,834	21,389,967	3,416,436	34,692,236	21.3%	20.3%	170,947,637	34,692,236	20.3
Future	140,437,011	55,722,378	145,181,312	5,005,834	41,309,90/	3,410,430	1,563,711,345	1113.5%	1077.1%	202,583,292	1,381,729,670	682.1
Lifetime	303,529,530	167,361,964	316,128,948				1,598,403,581	526.6%	505.6%	373,530,929	1,416,421,906	379.2
							4.5% Interest					
Past	248,963,806	183,866,646	257,429,907	13,078,775	22,418,241	3,512,076	39,009,092	15.7%	15.2%	257,429,907	39,009,092	15.2
Future	103,687,689	41,128,878	107,158,825				981,442,325	946.5%	915.9%	146,300,712	872,139,070	596.1

Exhibit 3e Continental General Insurance Company Nationwide Experience All Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Pro	posed Rate Incre	ease				With Pro	oposed Rate Incre	ases
Calendar		Premium	_		By Incurr				Loss Ratio	Premium	Incurred	Incd LR VA
Year 1995	Actual 4,770	Original RtLvl 4,770	VA Rate Level 4,770	Pd Clms	Clm Res	IBNR	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level 4,770	Claims	Rate Level 0.0%
1996	30,088	30,088	30,088	-	-	-	-	0.0%	0.0%	30,088	-	0.0%
1997	200,911	200,911	200,911	1,381	128,778	-	130,159	64.8%	64.8%	200,911	130,159	64.8%
1998	4,576,673	4,576,673	4,576,673	180,479	- 100 341	-	180,479	3.9%	3.9%	4,576,673	180,479	3.9%
1999 2000	10,675,799 18,089,615	10,675,799 18,089,615	10,675,799 18,089,615	1,358,236 4,326,513	100,341	-	1,458,577 4,326,513	13.7% 23.9%	13.7% 23.9%	10,675,799 18,089,615	1,458,577 4,326,513	13.7% 23.9%
2001	28,241,478	28,241,478	28,241,478	6,065,513	127,289	-	6,192,803	21.9%	21.9%	28,241,478	6,192,803	21.9%
2002	37,776,605	37,776,605	37,776,605	9,680,059	609,487	-	10,289,546	27.2%	27.2%	37,776,605	10,289,546	27.2%
2003	37,287,606	36,820,311	36,820,311	13,486,896	368,372	-	13,855,267	37.2%	37.6%	36,820,311	13,855,267	37.6%
2004 2005	37,466,981 37,200,203	35,417,943 34,392,580	35,417,943 34,392,580	10,927,874 18,641,224	155,111 942,140	-	11,082,985 19,583,364	29.6% 52.6%	31.3% 56.9%	35,417,943 34,392,580	11,082,985 19,583,364	31.3% 56.9%
2006	36,786,811	33,153,479	33,153,479	14,110,939	233,200	-	14,344,139	39.0%	43.3%	33,153,479	14,344,139	43.3%
2007	37,254,154	31,950,065	31,950,065	18,952,951	801,431	-	19,754,382	53.0%	61.8%	31,950,065	19,754,382	61.8%
2008	36,436,947	31,025,624	31,025,624	22,147,658	1,067,553	-	23,215,211	63.7%	74.8%	31,025,624	23,215,211	74.8%
2009 2010	34,708,672 34,609,494	29,445,956 26,493,727	29,445,956 42.389.963	26,829,043 28,060,519	2,381,577 1,622,680	-	29,210,620 29,683,198	84.2% 85.8%	99.2% 70.0%	29,445,956 42,389,963	29,210,620 29,683,198	99.2% 70.0%
2010	32,880,340	22,644,582	36,231,331	33,117,209	2,891,952		36,009,160	109.5%	99.4%	36,231,331	36,009,160	99.4%
2012	30,176,300	20,341,727	32,546,764	44,609,634	6,240,754	-	50,850,389	168.5%	156.2%	32,546,764	50,850,389	156.2%
2013	28,160,580	18,727,958	29,964,732	44,918,285	6,961,860	-	51,880,145	184.2%	173.1%	29,964,732	51,880,145	173.1%
2014	26,741,506	17,768,515	28,429,624	50,127,066	11,285,641	-	61,412,708	229.7%	216.0%	28,429,624	61,412,708	216.0%
2015 2016	25,984,679 26,362,369	16,589,977 15,271,003	26,543,963 24,433,605	43,978,113 57,833,890	15,035,800 21,842,586		59,013,913 79,676,476	227.1% 302.2%	222.3% 326.1%	26,543,963 24,433,605	59,013,913 79,676,476	222.3% 326.1%
2017	25,378,970	13,883,077	26,655,507	53,894,437	25,729,877	-	79,624,313	313.7%	298.7%	26,655,507	79,624,313	298.7%
2018	24,751,216	12,999,061	27,263,873	50,751,824	41,423,686	-	92,175,510	372.4%	338.1%	27,263,873	92,175,510	338.1%
2019	24,144,975	11,566,209	26,441,530	43,802,324	59,394,021	-	103,196,345	427.4%	390.3%	26,441,530	103,196,345	390.3%
2020	23,263,892 23,349,900	10,157,146	23,400,940	23,859,747	69,195,733	1,380,898	94,436,378	405.9% 554.8%	403.6% 500.7%	23,400,940	94,436,378	403.6%
2021	26,951,449	9,337,489 10,458,410	21,603,326 24,067,827	7,287,175	112,584,950	9,682,626	129,554,751 113,297,630	554.8% 420.4%	599.7% 470.7%	21,603,326 24,067,827	129,554,751 113,297,630	599.7% 470.7%
2023	24,638,846	9,571,963	22,111,169				121,335,801	492.5%	548.8%	22,256,428	121,142,659	544.3%
2024	22,429,529	8,724,490	20,229,650				128,052,055	570.9%	633.0%	26,231,792	119,438,264	455.3%
2025	20,329,513	7,915,056	18,420,678				133,742,231	657.9%	726.0%	26,895,327	120,560,053	448.3%
2026 2027	18,329,698 16,463,532	7,141,989 6,417,818	16,684,914 15,048,601				140,525,454 145,431,334	766.7% 883.4%	842.2% 966.4%	24,478,666 22,151,959	127,309,622 132,303,797	520.1% 597.3%
2027	14,719,106	5,741,367	13,511,453				145,431,334	1013.6%	1104.2%	19,939,158	132,303,797	597.3% 683.1%
2029	13,095,432	5,111,180	12,071,401				151,829,122	1159.4%	1257.8%	17,851,775	139,110,700	779.3%
2030	11,590,965	4,526,988	10,729,084				153,576,553	1325.0%	1431.4%	15,896,197	141,247,599	888.6%
2031	10,207,409	3,989,242	9,487,053				154,211,600	1510.8% 1731.3%	1625.5%	14,079,265 12.398.112	142,399,492	1011.4%
2032 2033	8,938,964 7,782,905	3,495,973 3,046,305	8,341,566 7,291,727				154,761,491 153,736,228	1731.3%	1855.3% 2108.4%	10,851,739	143,433,965 142,913,844	1156.9% 1317.0%
2034	6,734,869	2,638,448	6,334,520				151,648,239	2251.7%	2394.0%	9,437,476	141,356,733	1497.8%
2035	5,791,790	2,271,137	5,468,285				148,403,853	2562.3%	2713.9%	8,154,946	138,695,475	1700.8%
2036	4,950,335	1,942,988	4,690,826				143,231,736	2893.4%	3053.4%	7,001,953	134,207,668	1916.7%
2037	4,206,076	1,652,474	3,999,548				136,271,491	3239.9%	3407.2%	5,974,801	127,999,361	2142.3%
2038 2039	3,551,548 2,979,370	1,396,773 1,172,872	3,388,644 2,851,600				127,827,620 118,788,026	3599.2% 3987.0%	3772.2% 4165.7%	5,065,570 4,265,626	120,354,195 112,109,169	2375.9% 2628.2%
2040	2,484,182	978,870	2,384,739				109,118,421	4392.5%	4575.7%	3,569,205	103,211,075	2891.7%
2041	2,058,262	811,728	1,981,233				98,915,504	4805.8%	4992.6%	2,966,879	93,757,597	3160.1%
2042	1,695,167	669,012	1,635,686				88,302,285	5209.1%	5398.5%	2,450,562	83,852,866	3421.8%
2043 2044	1,387,595 1,129,586	547,984 446,322	1,341,920 1,094,594				77,871,358 68,094,473	5612.0% 6028.3%	5803.0% 6221.0%	2,011,421 1,641,356	74,077,673 64,892,005	3682.9% 3953.6%
2044	914,712	361,576	1,094,594 887,994				59,081,469	6459.0%	6653.4%	1,331,663	56,392,867	4234.8%
2046	736,827	291,371	716,536				50,963,093	6916.6%	7112.4%	1,074,601	48,711,853	4533.0%
2047	590,728	233,684	575,427				43,656,449	7390.3%	7586.8%	863,023	41,782,979	4841.5%
2048	471,409	186,556	459,985				37,304,040	7913.3%	8109.8%	689,917	35,740,307	5180.4%
2049 2050	374,541 296,397	148,288 117,401	366,123 290,268				31,856,800 27,222,862	8505.6% 9184.6%	8701.1% 9378.5%	549,162 435,401	30,543,225 26,117,194	5561.8% 5998.4%
2051	233,752	92,623	229,344				23,247,825	9945.5%	10136.7%	344,026	22,314,032	6486.1%
2052	183,784	72,841	180,645				19,820,714	10784.8%	10972.2%	270,983	19,037,296	7025.3%
2053	144,082	57,107	141,859				16,946,058	11761.4%	11945.7%	212,805	16,284,426	7652.3%
2054 2055	112,721 88,031	44,665 34,861	111,149 86,916				14,565,855 12,605,161	12922.1% 14319.0%	13104.8% 14502.7%	166,739 130,387	14,001,597 12,123,583	8397.3% 9298.2%
2055	68,659	27,165	67,863				10,961,010	15964.5%	16151.7%	101,804	10,553,300	10366.3%
2057	53,478	21,131	52,902				9,566,494	17888.6%	18083.3%	79,360	9,224,351	11623.4%
2058	41,609	16,410	41,176				8,405,382	20200.9%	20413.1%	61,768	8,114,904	13137.6%
2059 2060	32,332	12,722 9,849	31,996 24,831				7,406,235	22906.5% 26092.7%	23147.1% 26376.3%	47,996 37,247	7,162,025	14922.0% 17028.5%
2060	25,101 19,451	7,610	19,234				6,549,627 5,855,984	30106.6%	30446.7%	37,247 28,849	6,342,692 5,680,634	19690.6%
2062	15,039	5,868	14,866				5,251,329	34917.5%	35323.5%	22,298	5,101,888	22880.6%
2063	11,597	4,513	11,460				4,675,537	40318.0%	40798.5%	17,188	4,549,460	26468.7%
2064	8,912	3,459	8,805				4,172,411	46816.2%	47388.9%	13,205	4,069,261	30816.5%
2065 2066	6,812 5,160	2,637	6,726 5.104				3,732,214	54791.8%	55487.3%	10,087	3,648,370 3,230,131	36167.7%
2066	5,169 3,892	1,997 1,502	5,104 3,846				3,297,489 2,906,570	63795.9% 74674.3%	64603.0% 75568.9%	7,655 5,768	3,230,131 2,853,702	42198.7% 49475.9%
2068	2,905	1,120	2,875				2,505,996	86270.6%	87172.1%	4,311	2,466,329	57211.4%
2069	2,149	830	2,132				2,122,877	98766.9%	99585.4%	3,197	2,094,711	65529.9%
2070	1,577	609	1,568					113045.7%	113696.4%	2,351	1,763,467	75007.4%
2071 2072	1,145 822	443 319	1,142 823					124369.7% 134448.0%	124718.2% 134353.1%	1,712 1,233	1,411,099 1,096,878	82423.9% 88934.7%
2072	584	227	587					142798.1%	134353.1%	1,233	828,945	94255.4%
2074	410	160	414				593,793	144711.1%	143529.2%	620	591,083	95285.9%
2075	286	112	289				421,956	147754.2%	145983.0%	433	420,522	97028.3%
2076	197	77	200				281,202	142582.7%	140440.4%	300	280,388	93392.4%
2077 2078	135 91	53 36	137 93				181,984 112,597	134952.9% 123244.9%	132465.8% 120696.6%	206 140	181,551 112,407	88134.0% 80353.0%
2078	61	24	63				60,754	98803.7%	96567.3%	94	60,635	64260.8%
2080	41	16	42				31,856	77566.2%	75663.1%	63	31,761	50293.1%
				•		Without Ir	nterest					
Past	682,541,534	527,582,367	677,707,055	628,948,991	381,124,816	11,063,524	1,021,137,331	149.6%	150.7%	677,672,198	1,021,137,331	150.7%
Future Lifetime	236,895,568 919,437,103	92,429,251 620,011,619	217,512,139 895,219,195				3,389,677,903 4,410,815,234	1430.9% 479.7%	1558.4% 492.7%	296,155,510 973,827,708	3,178,793,450 4,199,930,781	1073.4% 431.3%
Lifetime	212,437,103	020,011,019	023,213,135			With 4.5% I		4/3./%	492.7%	313,021,108	+,177,330,781	431.3%
Past	1,196,448,024	981,429,278		937,023,677	438,983,808	11,373,237	1,387,380,722	116.0%	117.6%	1,179,396,916	1,387,380,722	117.6%
Future	180,295,023	70,275,984	164,704,925				2,032,370,631	1127.2%	1233.9%	219,072,339	1,902,155,028	868.3%
Lifetime	1,376,743,047	1,051,705,262	1,344,209,592				3,419,751,354	248.4%	254.4%	1,398,469,255	3,289,535,750	235.2%

Exhibit 3f Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Policies Only Policy Forms: 80650 1/97, 80880 1/98

+				Without Pr				to account of	Lana Badia		posed Rate Incre	
alendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	IBNR	Inc Clms	Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR \ Rate Lev
1995	-	-	-	-	-	-	-	0%	0%	-	-	
1996 1997	21,516	21,516	21,516	1,381	- 128,778	-	130,159	0% 605%	0% 605%	21,516	130,159	60
1998	591,813	591,813	591,813	1,340	120,770	-	1,340	0%	0%	591,813	1,340	bu.
1999	1,541,175	1,541,175	1,541,175	10,172	-	-	10,172	1%	1%	1,541,175	10,172	
2000	3,139,810	3,139,810	3,139,810	54,935	-	-	54,935	2%	2%	3,139,810	54,935	
2001 2002	5,698,447 8,775,671	5,698,447 8,775,671	5,698,447 8,775,671	33,596 252,767	-		33,596 252,767	1% 3%	1% 3%	5,698,447 8,775,671	33,596 252,767	
2002	9,599,436	9,484,428	9,484,428	162,841	-	-	162,841	2%	2%	9,484,428	162,841	
2004	9,985,728	9,463,133	9,463,133	152,806	-	-	152,806	2%	2%	9,463,133	152,806	
2005	10,246,636	9,509,022	9,509,022	184,178	-	-	184,178	2%	2%	9,509,022	184,178	
2006	10,503,587	9,488,535	9,488,535	136,640	-	-	136,640	1%	1%	9,488,535	136,640	
2007 2008	11,007,194 11,216,102	9,503,169 9,614,089	9,503,169 9,614,089	446,851 561,687	144,299	-	446,851 705,986	4% 6%	5% 7%	9,503,169 9,614,089	446,851 705,986	
2009	11,194,389	9,541,794	9,541,794	1,166,975	-	-	1,166,975	10%	12%	9,541,794	1,166,975	1
2010	12,336,997	9,541,385	15,266,216	362,595	122,057	-	484,652	4%	3%	15,266,216	484,652	
2011	13,410,494	9,308,735	14,893,976	286,339	109,895	-	396,234	3%	3%	14,893,976	396,234	
2012	14,029,231	9,540,746	15,265,193	1,041,333	-	-	1,041,333	7%	7%	15,265,193	1,041,333	:
013 014	14,196,020	9,505,713	15,209,141	1,252,791	730,327	-	1,983,118	14% 10%	13% 9%	15,209,141	1,983,118	
2014	14,159,366 14,697,031	9,464,541 9,436,244	15,143,265 15,097,990	1,124,150 1,337,486	261,492 413,549	-	1,385,642 1,751,036	10%	12%	15,143,265 15,097,990	1,385,642 1,751,036	
2016	16,140,712	9,395,111	15,032,178	2,428,361	277,631	_	2,705,992	17%	18%	15,032,178	2,705,992	
2017	16,850,694	9,227,692	17,717,169	4,679,038	171,902	-	4,850,939	29%	27%	17,717,169	4,850,939	
2018	17,801,543	9,310,196	19,703,928	3,368,506	1,686,905	-	5,055,411	28%	26%	19,703,928	5,055,411	
019	19,028,256	9,115,878	21,103,287	1,924,370	742,150	-	2,666,520	14%	13%	21,103,287	2,666,520	
020 021	20,672,846 22,457,785	9,034,185 8,992,154	20,946,843 20,858,963	696,603 290,033	357,508 27,964,026	513,141 3,598,058	1,567,251 31,852,117	8% 142%	7% 153%	20,946,843 20,858,963	1,567,251 31,852,117	1
021	22,457,785	8,886,720	20,858,963	270,033	21,504,020	3,30,020	91,612,173	403.8%	153% 444%	20,858,963	91,612,173	44
023	21,381,994	8,371,531	19,478,861				95,772,044	447.9%	492%	19,624,119	95,578,901	48
024	19,979,462	7,819,960	18,239,761				98,858,140	494.8%	542%	24,241,903	90,244,349	37
025	18,497,798	7,238,059	16,928,139				100,892,339	545.4%	596%	25,402,789	87,710,162	34
026	16,962,809	6,636,793	15,568,043				102,067,063	601.7%	656%	23,361,794	88,851,231	38
027 028	15,409,566 13,895,712	6,029,903 5,438,711	14,188,978 12,839,361				101,988,930 101,518,607	661.9% 730.6%	719% 791%	21,292,335 19,267,066	88,861,393 88,524,485	41° 45°
029	12,452,696	4,875,242	11,546,315				100,057,799	803.5%	867%	17,326,689	87,339,377	50
030	11,092,567	4,344,189	10,321,323				97,910,763	882.7%	949%	15,488,435	85,581,809	55
031	9,824,031	3,848,818	9,172,957				94,984,662	966.9%	1035%	13,765,169	83,172,555	60-
032	8,647,701	3,389,558	8,102,964				92,037,313	1064.3%	1136%	12,159,510	80,709,787	66
033	7,562,736	2,965,982	7,111,136				88,207,693	1166.3%	1240%	10,671,148	77,385,309	72
034 035	6,569,233 5,668,880	2,577,985 2,226,208	6,198,165 5,366,614				83,795,704 78,911,100	1275.6% 1392.0%	1352% 1470%	9,301,122 8,053,275	73,504,198 69,202,722	79 85
036	4,860,612	1,910,229	4,616,483				73,260,820	1507.2%	1587%	6,927,610	64,236,752	92
037	4,141,073	1,628,769	3,945,573				67,121,323	1620.9%	1701%	5,920,826	58,849,193	99
038	3,505,013	1,379,720	3,349,665				60,692,273	1731.6%	1812%	5,026,592	53,218,848	105
039	2,947,080	1,161,026	2,824,520				54,349,640	1844.2%	1924%	4,238,546	47,670,783	112
040 041	2,462,024	970,686	2,365,973				48,192,443	1957.4% 2065.6%	2037% 2144%	3,550,439	42,285,097	119 125
042	2,043,653 1,685,807	806,333 665,556	1,968,831 1,627,717				42,214,287 36,557,120	2168.5%	2246%	2,954,477 2,442,593	37,056,379 32,107,700	131
043	1,382,244	546,006	1,337,332				31,309,984	2265.2%	2341%	2,006,833	27,516,299	137
044	1,126,759	445,283	1,092,159				26,559,583	2357.2%	2432%	1,638,921	23,357,115	142
045	912,679	360,828	886,230				22,395,962	2453.9%	2527%	1,329,899	19,707,360	148
046	735,332	290,821	715,235				18,821,622	2559.6%	2632%	1,073,300	16,570,381	154
047 048	589,634 470,613	233,283 186,265	574,474 459,290				15,718,856 13,146,272	2665.9% 2793.4%	2736% 2862%	862,069 689,223	13,845,386 11,582,538	160 168
049	373,963	148,078	365,620				11,043,472	2953.1%	3020%	548,658	9,729,896	177
050	295,977	117,249	289,903				9,283,058	3136.4%	3202%	435,036	8,177,389	187
051	233,445	92,514	229,078				7,815,279	3347.8%	3412%	343,761	6,881,485	200
052	183,557	72,762	180,451				6,535,122	3560.3%	3622%	270,789	5,751,704	212
053	143,911	57,048	141,714				5,485,351	3811.6%	3871%	212,660	4,823,720	226
054 055	112,590 87,929	44,621 34,828	111,040 86,832				4,632,237 3,911,045	4114.2% 4448.0%	4172% 4504%	166,630 130,303	4,067,979 3,429,467	244 263
056	68,577	34,828 27,139	67,797				3,911,045	4807.4%	4504% 4863%	130,303	2,889,033	283
057	53,411	21,110	52,849				2,760,932	5169.2%	5224%	79,307	2,418,789	304
058	41,553	16,393	41,133				2,335,738	5621.1%	5679%	61,725	2,045,260	331
059	32,285	12,707	31,960				1,959,381	6069.0%	6131%	47,960	1,715,171	357
060	25,061	9,837 7,600	24,801				1,655,147	6604.4%	6674% 7280%	37,217	1,448,212	389 424
061 062	19,417 15,010	5,860	19,208 14,845				1,398,343 1,187,462	7201.8% 7911.1%	7280%	28,824 22,276	1,222,993 1,038,020	424
063	11,572	4,506	11,442				999,262	8635.2%	8734%	17,170	873,185	508
064	8,892	3,453	8,789				818,158	9201.2%	9308%	13,190	715,008	542
065	6,795	2,632	6,714				666,075	9802.4%	9921%	10,075	582,231	577
066	5,155	1,993	5,094				536,675	10409.8%	10535%	7,645	469,317	613
067 068	3,882 2,897	1,499 1,118	3,838 2,869				423,558 321,332	10911.3% 11093.3%	11035% 11201%	5,760 4,305	370,689 281,664	643 654
069	2,897	1,118	2,869				232,553	1093.3%	10933%	4,305 3,192	204,387	640
070	1,572	608	1,564				162,654	10331.1%	10397%	2,348	143,482	611
071	1,141	442	1,139				112,566	9861.9%	9882%	1,709	99,718	583
072	819	318	821				75,311	9191.2%	9177%	1,231	67,093	544
073	582	227	585				47,864	8223.3%	8180%	878	42,997	489
074 075	409 285	160 111	413 288				29,521 18,033	7217.8% 6335.2%	7153% 6254%	619 433	26,811 16,598	432 383
076	285 197	111 77	288				18,033 11,699	5951.6%	5857%	433 300	16,598	383 363
076	134	53	137				7,487	5570.3%	5463%	206	7,054	343
078	91	36	93				4,600	5049.5%	4941%	140	4,410	315
079	61	24	63				3,207	5228.0%	5106%	94	3,088	327
080	41	16	42				2,376	5797.1%	5652%	63	2,280	361
))	200 202 472	100 345 463	202 640 752	24 057 777	22 440 540		t Interest	20 501	20.201	202 640 752	E0 470 401	
Past	289,302,479 219,230,047	198,245,182 85,920,311	292,610,750 203,161,343	21,957,773	33,110,519	4,111,199	59,179,491 1,906,726,754	20.5% 869.7%	20.2% 938.5%	292,610,750	59,179,491 1,695,842,301	20 60
iture etime	219,230,047 508,532,525	85,920,311 284,165,493	203,161,343 495,772,093				1,906,726,754	869.7% 386.6%	938.5% 396.5%		1,695,842,301	30
			,. , 2,033			With 4.5	% Interest		550.570	,-13,-04	,,,,,,,,,,	
ast	445,614,957	328,701,807	447,384,234	29,810,977	35,320,785	4,226,288	69,358,051	15.6%	15.5%	447,384,234	69,358,051	1
	165,064,619	64,662,609	152,343,589				1,242,686,673	752.8%	815.7%	206,711,003		53

Exhibit 4a Continental General Insurance Company Virginia Experience All Non-Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				Without Pro	posed Rate Incre	ase				With Propo	sed 75% Rate In	crease
Calendar Year	Actual	Premium	VA Rate Level	Dd Class	By Incurr Clm Res	al Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium	Incurred Claims	Incd LR VA Rate Level
1997	Actual -	Original RtLvl -	VA Rate Level	Pd Clms	- CIM Kes	- IBNK	inc cims	0.0%	0.0%	VA Rate Level	- Claims	0.0%
1998	4,119	4,119	4,119	-	-	-	-	0.0%	0.0%	4,119	-	0.0%
1999	15,021	15,021	15,021	0	0	0	0	0.0%	0.0%	15,021	-	0.0%
2000 2001	66,985 315,308	66,985 315,308	66,985 315,308	0 567	0	0	0 567	0.0% 0.2%	0.0% 0.2%	66,985 315,308	- 567	0.0% 0.2%
2001	579,278	579,278	579,278	0	0	0	0	0.2%	0.2%	579,278	-	0.2%
2003	617,128	617,128	617,128	0	0	0	0	0.0%	0.0%	617,128	-	0.0%
2004	607,562	607,562	607,562	0	0	0	0	0.0%	0.0%	607,562	-	0.0%
2005 2006	577,368 583,422	577,368 583,422	577,368 583,422	106,442 10,335	0	0	106,442 10,335	18.4% 1.8%	18.4% 1.8%	577,368 583,422	106,442 10,335	18.4% 1.8%
2007	563,776	563,776	563,776	112,028	0	0	112,028	19.9%	19.9%	563,776	112,028	19.9%
2008	565,283	565,283	565,283	181,824	0	0	181,824	32.2%	32.2%	565,283	181,824	32.2%
2009	547,314	547,314	547,314	300,778	0	0	300,778	55.0%	55.0%	547,314	300,778	55.0%
2010 2011	575,423 647,283	493,725 404,552	575,423 647,283	118,536 444,962	0	0	118,536 444,962	20.6% 68.7%	20.6% 68.7%	575,423 647,283	118,536 444,962	20.6% 68.7%
2011	601,738	376,086	601,738	0	0	0	0	0.0%	0.0%	601,738	-	0.0%
2013	578,560	361,600	578,560	639,425	193,265	0	832,691	143.9%	143.9%	578,560	832,691	143.9%
2014	544,830	340,519	544,830	260,549	0	0	260,549	47.8%	47.8%	544,830	260,549	47.8%
2015 2016	523,622	327,264	523,622	273,229	0 307,145	0	273,229	52.2%	52.2% 194.1%	523,622	273,229	52.2% 194.1%
2016	481,373 460,991	300,858 284,119	481,373 460,991	627,199 445,840	307,145	0	934,344 445,840	194.1% 96.7%	96.7%	481,373 460,991	934,344 445,840	96.7%
2018	472,509	246,099	472,509	457,875	177,570	0	635,446	134.5%	134.5%	472,509	635,446	134.5%
2019	437,507	227,868	437,507	494,290	355,483	0	849,773	194.2%	194.2%	437,507	849,773	194.2%
2020	382,882	199,418	382,882	478,108	2,068,533	5,707	2,552,348	666.6%	666.6%	382,882	2,552,348	666.6%
2021	339,203	176,668	339,203	35,013	668,700	40,014	743,726 1,237,918	219.3%	219.3%	339,203	743,726	219.3% 333.7%
2022	370,987 336,355	193,222 175,185	370,987 336,355				1,237,918	333.7% 369.0%	333.7% 369.0%	370,987 338,573	1,237,918 1,238,944	333.7% 365.9%
2024	300,477	156,499	300,477				1,171,309	389.8%	389.8%	389,905	1,082,151	277.5%
2025	266,299	138,697	266,299				1,173,292	440.6%	440.6%	389,249	1,048,316	269.3%
2026	235,441	122,626	235,441				1,100,133	467.3%	467.3%	345,291	985,872	285.5%
2027 2028	205,600 178,874	107,083 93,164	205,600 178,874				1,051,021 968,376	511.2% 541.4%	511.2% 541.4%	302,659 263,785	947,813 875,476	313.2% 331.9%
2028	154,310	80,370	154,310				878,483	569.3%	569.3%	227,928	796,434	349.4%
2030	132,135	68,821	132,135				795,720	602.2%	602.2%	195,464	724,174	370.5%
2031	112,373	58,528	112,373				715,093	636.4%	636.4%	166,454	654,361	393.1%
2032	94,882	49,417	94,882				639,295	673.8%	673.8%	140,713	588,050	417.9%
2033 2034	79,556 66,218	41,435 34,488	79,556 66,218				568,654 500,800	714.8% 756.3%	714.8% 756.3%	118,109 98,400	524,350 462,324	444.0% 469.8%
2034	54,757	28,519	54,757				438,290	800.4%	800.4%	81,437	404,773	497.0%
2036	44,968	23,421	44,968				378,317	841.3%	841.3%	66,946	349,499	522.1%
2037	36,686	19,107	36,686				324,849	885.5%	885.5%	54,677	300,179	549.0%
2038	29,757	15,498	29,757				274,129	921.2%	921.2%	44,375	253,394	571.0%
2039 2040	23,938 19,123	12,468 9,960	23,938 19,123				228,888 187,427	956.2% 980.1%	956.2% 980.1%	35,726 28,553	211,779 173,624	592.8% 608.1%
2040	15,149	7,890	15,149				150,051	990.5%	990.1%	22,625	139,257	615.5%
2042	11,891	6,193	11,891				116,954	983.5%	983.5%	17,766	108,755	612.1%
2043	9,189	4,786	9,189				83,919	913.2%	913.2%	13,765	77,992	566.6%
2044	7,086	3,690	7,086				66,640	940.5%	940.5%	10,617	62,562	589.3%
2045 2046	5,409 4,085	2,817 2,127	5,409 4,085				48,568 34,636	897.9% 848.0%	897.9% 848.0%	8,105 6,121	45,977 33,086	567.2% 540.5%
2046	3,053	1,590	3,053				24,241	793.9%	793.9%	4,576	23,357	510.5%
2048	2,256	1,175	2,256				16,525	732.4%	732.4%	3,382	16,081	475.5%
2049	1,649	859	1,649				11,367	689.4%	689.4%	2,471	11,179	452.4%
2050	1,191	620	1,191				7,391	620.5%	620.5%	1,785	7,355	412.0%
2051 2052	850 599	443 312	850 599				4,605 2,630	541.8% 438.9%	541.8% 438.9%	1,274 898	4,643 2,696	364.5% 300.1%
2053	417	217	417				1,453	348.0%	348.0%	626	1,511	241.5%
2054	287	150	287				752	261.8%	261.8%	431	793	184.0%
2055	195	102	195				332	170.0%	170.0%	293	361	123.3%
2056 2057	132 87	68 46	132				127	96.9%	96.9%	197	145	73.7%
2057	87 57	30	87 57				27 -4	30.7% -7.5%	30.7% -7.5%	131 86	36 -2	27.3% -2.3%
2059	37	19	37				-29	-77.0%	-77.0%	56	-28	-50.4%
2060	24	12	24				-29	-120.2%	-120.2%	36	-29	-81.7%
2061	15	8	15				-29	-194.3%	-194.3%	23	-30	-130.7%
2062 2063	9	5	9				-20 -22	-217.1% -379.4%	-217.1% -379.4%	14 9	-21 -20	-146.9% -237.4%
2064	3	2	3				-13	-383.2%	-383.2%	5	-12	-237.4%
2065	2	1	2				-10	-535.9%	-535.9%	3	-9	-315.6%
2066	1	1	1				-8	-817.5%	-817.5%	1	-7	-451.5%
2067	0	0	0				1	218.2%	218.2%	1	1	181.5%
2068 2069	0	0	0				4	1733.3% 1842.9%	1733.3% 1842.9%	0	4 2	1130.8% 1177.0%
2070	0	0	0				1	2600.0%	2600.0%	0	1	1545.3%
2071	0	0	0				-1	-8700.0%	-8700.0%	0	-1	-5515.7%
2072	0	0	0				-1	-10100.0%	-10100.0%	0	-1	-6607.1%
2073	0	0	0				-2	0.0%	0.0%	0	-2	0.0%
2074 2075	0	0	0				0	0.0%	0.0% 0.0%	0	0	0.0%
2075	0	0	0				1	0.0%	0.0%	0	1	0.0%
2077	0	0	0				0	0.0%	0.0%	0	0	0.0%
2078	0	0	0				0	0.0%	0.0%	0	0	0.0%
2079	0	0	0				0	0.0%	0.0%	0	0	0.0%
2080	0	0	0			Without In	0 terest	0.0%	0.0%	0	0	0.0%
Past	11,088,487	8,781,341	11,088,487	4,987,003	3,770,697	45,721	8,803,420	79.4%	79.4%	11,088,487	8,803,420	79.4%
Future	2,806,417	1,461,676	2,806,417	, ,	,	-,	14,443,172	514.6%	514.6%	3,754,526	13,395,065	356.8%
Lifetime	13,894,905	10,243,017	13,894,905			APPAL	23,246,592	167.3%	167.3%	14,843,014	22,198,485	149.6%
Past	10 635 400	15 504 010	10 635 400	6 020 574	4 160 515	With 4.5% Ir		EO 401	E0 40/ I	10 625 400	11.055.000	E0 40/
	18,625,490	15,594,919 1,154,296	18,625,490 2,216,248	6,838,574	4,169,515	47,000	11,055,089 10,712,671	59.4% 483.4%	59.4% 483.4%	18,625,490 2,900,692	11,055,089 9,965,907	59.4% 343.6%
Future	2,216,248											

Exhibit 4b Continental General Insurance Company Virginia Experience Currently* Active, Premium Paying Non-Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

L			With Proposed 75% Rate Increase									
lendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA
1997	- Actual	-	-		-	-	-	0%	0%			Kate Leve
1998	- 2.104	- 2 104	- 2 104	-	-	-	-	0%	#DIV/0!	- 2 104	-	#DIV/0!
999	2,184 18,780	2,184 18,780	2,184 18,780	-		-	-	0% 0%	0% 0%	2,184 18,780	-	,
001	78,572	78,572	78,572	567	-	-	567	1%	1%	78,572	567	
002	173,123	173,123	173,123	-	-	-	-	0% 0%	0% 0%	173,123	-	
004	196,362 198,139	196,362 198,139	196,362 198,139		-	-		0%	0%	196,362 198,139	-	
005	192,741	192,741	192,741	-	-	-		0%	0%	192,741	-	
006	198,178	198,178	198,178	-	-	-	-	0%	0%	198,178	-	
007	198,174 198,853	198,174 198,853	198,174 198,853	-	-	-	-	0% 0%	0% 0%	198,174 198,853	-	
009	197,778	197,778	197,778	-	-	-	-	0%	0%	197,778	-	
010	226,230	190,563	226,230	2,619	-	-	2,619	1%	1%	226,230	2,619	
011	294,193	183,871	294,193	-	-	-	-	0%	0%	294,193	-	
012	298,597 296,383	186,623 185,239	298,597 296,383	-	-	-	-	0% 0%	0% 0%	298,597 296,383	-	
014	292,740	182,963	292,740	-	-	-	-	0%	0%	292,740	-	
015	290,764	181,727	290,764	3,732	-	-	3,732	1%	1%	290,764	3,732	
016	288,861 294,521	180,538 180,816	288,861 294,521	194,539	-	-	194,539	0% 66%	0% 66%	288,861 294,521	194,539	6
018	322,121	167,771	322,121	-	-	-	-	0%	0%	322,121	-	
019	331,975	172,904	331,975	3,158	-	0	3,158	1%	1%	331,975	3,158	
020	331,971	172,902	331,971	520	-	3,953	4,473	1%	1%	331,971	4,473	
021	327,108 322,304	170,369 167,867	327,108 322,304	6,250	434,660	27,718	468,628 1,120,113	143% 347.5%	143% 348%	327,108 322,304	468,628 1,120,113	14 347
023	297,514	154,955	297,514				1,112,198	373.8%	374%	299,732	1,110,025	370
124	271,760	141,542	271,760				1,077,844	396.6%	397%	361,188	988,686	273
)25)26	245,594 219,427	127,913 114,285	245,594 219,427				1,027,097 964,973	418.2% 439.8%	418% 440%	368,544 329,277	902,121 850,711	244 258
27	193,875	100,976	193,875				891,872	460.0%	440%	290,933	788,664	271
28	169,609	88,338	169,609				818,471	482.6%	483%	254,520	725,571	285
29 30	147,052 126,499	76,589 65,885	147,052 126,499				737,353 659,977	501.4% 521.7%	501% 522%	220,669 189,828	655,304 588,431	297 310
31	108,027	56,264	126,499				583,712	540.3%	522% 540%	162,108	522,980	322
132	91,548	47,681	91,548				514,462	562.0%	562%	137,379	463,217	337
33	77,010	40,109	77,010				451,943	586.9%	587%	115,563	407,639	352
34	64,283 53,293	33,481 27,757	64,283 53,293				394,399 342,874	613.5% 643.4%	614% 643%	96,465 79,972	355,923 309,357	369 386
36	43,902	22,866	43,902				293,994	669.7%	670%	65,881	265,176	402
37	35,936	18,717	35,936				251,038	698.6%	699%	53,927	226,369	419
38	29,200	15,208	29,200				211,800	725.4%	725%	43,818	191,065	436
139 140	23,546 18,837	12,263 9,811	23,546 18,837				176,293 144,210	748.7% 765.6%	749% 766%	35,333 28,268	159,183 130,407	450 461
041	14,933	7,778	14,933				115,301	772.1%	772%	22,409	104,506	466
142	11,736	6,112	11,736				90,263	769.1%	769%	17,611	82,064	466
)43)44	9,140 7,054	4,760 3,674	9,140 7,054				68,393 50,297	748.3% 713.1%	748% 713%	13,715 10,585	62,465 46,219	455 436
045	5,386	2,805	5,386				35,478	658.8%	659%	8,082	32,888	406
046	4,068	2,118	4,068				24,508	602.5%	603%	6,104	22,958	376
047	3,041	1,584	3,041				16,823	553.2% 502.4%	553% 502%	4,563	15,939	349
048	2,248 1,643	1,171 856	2,248 1,643				11,293 7,531	458.4%	458%	3,373 2,465	10,849 7,343	321 297
50	1,187	618	1,187				4,905	413.3%	413%	1,781	4,870	273
)51	847	441	847				3,164	373.6%	374%	1,271	3,203	252
052 053	597 416	311 217	597 416				2,037 1,339	340.9% 321.7%	341% 322%	897 625	2,103 1,398	234 223
054	287	149	287				888	309.6%	310%	430	928	215
155	195	101	195				597	306.3%	306%	292	626	214
156 157	131 87	68 45	131 87				425 310	324.3% 355.1%	324% 355%	197 131	443 319	225 243
157	87 57	30	87 57				234	407.6%	408%	86	236	243
159	37	19	37				161	433.4%	433%	56	162	289
160	24	12	24				112	467.4%	467%	36	111	309
)61)62	15 9	8 5	15 9				71 46	467.8% 487.2%	468% 487%	23 14	70 45	310 322
63	6	3	6				17	302.6%	303%	9	19	217
64	3	2	3				8	237.1%	237%	5	9	180
165 166	2 1	1 1	2				1 (5)	38.6% -536.1%	39% -536%	3 1	2 -4	67 -264
67	0	0	0				0	52.3%	52%	1	0	70
68	0	0	0				2	683.3%	683%	0	2	431
69 70	0	0	0				1 1	1021.4% 2200.0%	1021% 2200%	0	1	629 1278
71	0	0	0				(0)	-2900.0%	-2900%	0	0	-1650
72	0	0	0				(0)	-1300.0%	-1300%	0	0	-742
73	-	0	0				(0)	0.0%	0%	0	0	0
)74)75	-	0	0				(0)	0.0%	0% 0%	0	0	0
176	-	0	0				-	0.0%	0%	0	0	0
77	-	0	0				-	0.0%	0%	0	0	0
78	-	0	0				-	0.0%	0%	0	0	0
179 180	-	0	0				-	0.0%	0% 0%	0	0	0
						Without	Interest	2.0,3	570			
ast	5,248,349	3,809,169	5,248,349	211,386	434,660	31,671	677,717	12.9%	12.9%	5,248,349	677,717	12
ture time	2,602,364 7,850,714	1,355,398 5,164,567	2,602,364 7,850,714				12,208,823 12,886,541	469.1% 164.1%	469.1% 164.1%	3,550,473 8,798,823	11,160,717 11,838,434	314. 134.
	,,030,714	3,104,307	7,030,714			With 4.5%		104.1/0	104.170	0,730,023	11,030,434	134.
est	8,080,161	6,251,904	8,080,161	258,337	444,332	32,558	735,227	9.1%	9.1%	8,080,161	735,227	9.
ure	2,040,246	1,062,628	2,040,246				9,167,616	449.3%	449.3%	2,724,690	8,420,852	309. 84.
time	10,120,407	7,314,532	10,120,407				9,902,843	97.9%	97.9%	10,804,851	9,156,079	8

Exhibit 4c Continental General Insurance Company Virginia Experience All Compound Inflation Policies Combined Policy Forms: 80650 1/97, 80880 1/98

	Without Proposed Rate Increase										With Proposed 75% Rate Increase			
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incurra	al Year IBNR	Inc Clms	Incurred L Actual	oss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level		
1997	- Actual	-	-		-	-	-	0.0%	0.0%	-	- Cidillis	0.0%		
1998	3,654	3,654	3,654		-			0.0%	0.0%	3,654	-	0.0%		
1999 2000	25,298 130,666	25,298 130,666	25,298 130,666	0	0	0	0	0.0%	0.0% 0.0%	25,298 130,666	-	0.0% 0.0%		
2000	501,563	501,563	501,563	0	0	0	0	0.0%	0.0%	501,563	-	0.0%		
2002	828,884	828,884	828,884	1,148	0	0	1,148	0.1%	0.1%	828,884	1,148	0.1%		
2003	874,727	874,727	874,727	30,506	0	0	30,506	3.5%	3.5%	874,727	30,506	3.5%		
2004 2005	833,400 826,751	833,400 826,751	833,400 826,751	305,628 119,548	0	0	305,628 119,548	36.7% 14.5%	36.7% 14.5%	833,400 826,751	305,628 119,548	36.7% 14.5%		
2006	817,985	817,985	817,985	0	0	0	0	0.0%	0.0%	817,985	-	0.0%		
2007	812,535	812,535	812,535	0	0	0	0	0.0%	0.0%	812,535	-	0.0%		
2008 2009	799,654 767,690	799,654 767,690	799,654 767,690	0 79,869	0	0	0 79,869	0.0% 10.4%	0.0% 10.4%	799,654 767,690	79,869	0.0% 10.4%		
2010	842,264	708,394	842,264	0 0	0	0	75,865	0.0%	0.0%	842,264	-	0.0%		
2011	914,821	571,763	914,821	282,566	0	0	282,566	30.9%	30.9%	914,821	282,566	30.9%		
2012 2013	851,251 832,109	532,032 520,068	851,251 832,109	36,448 298,808	0	0	36,448 298,808	4.3% 35.9%	4.3% 35.9%	851,251 832,109	36,448 298,808	4.3% 35.9%		
2013	802,221	501,388	802,221	396,443	359,250	0	755,693	94.2%	94.2%	802,221	755,693	94.2%		
2015	777,758	486,099	777,758	1,043,716	556,730	0	1,600,446	205.8%	205.8%	777,758	1,600,446	205.8%		
2016	761,041	475,651	761,041	1,273,482	0	0	1,273,482	167.3%	167.3%	761,041	1,273,482	167.3%		
2017 2018	731,702 810,409	454,661 419,275	731,702 810,409	800,881 626,143	288,937 78,867	0	1,089,818 705,010	148.9% 87.0%	148.9% 87.0%	731,702 810,409	1,089,818 705,010	148.9% 87.0%		
2019	900,015	395,468	900,015	1,105,546	1,987,553	0	3,093,099	343.7%	343.7%	900,015	3,093,099	343.7%		
2020	978,350	375,503	978,350	706,373	1,180,880	57,263	1,944,516	198.8%	198.8%	978,350	1,944,516	198.8%		
2021	957,417	367,468	957,417	127,707	2,109,712	401,520	2,638,939	275.6%	275.6%	957,417	2,638,939	275.6%		
2022 2023	953,873 905,163	366,108 347,413	953,873 905,163				3,198,175 3,653,335	335.3% 403.6%	335.3% 403.6%	953,873 911,739	3,198,175 3,647,510	335.3% 400.1%		
2024	855,249	328,255	855,249				4,058,834	474.6%	474.6%	1,130,878	3,776,517	333.9%		
2025	800,629	307,291	800,629				4,415,298	551.5%	551.5%	1,196,116	3,948,649	330.1%		
2026 2027	746,979 692,453	286,700 265,772	746,979 692,453				4,897,085 5,236,957	655.6% 756.3%	655.6% 756.3%	1,117,107 1,036,143	4,396,796 4,707,112	393.6% 454.3%		
2028	637,590	244,715	637,590				5,560,983	872.2%	872.2%	954,479	5,003,271	524.2%		
2029	583,376	223,907	583,376				5,859,842	1004.5%	1004.5%	873,645	5,279,663	604.3%		
2030 2031	530,630 479,901	203,662 184,192	530,630 479,901				6,112,811 6,305,170	1152.0% 1313.8%	1152.0% 1313.8%	794,910 719,113	5,516,121 5,701,933	693.9% 792.9%		
2031	431,488	165,610	431,488				6,487,640	1503.6%	1503.6%	646,716	5,879,718	909.2%		
2033	385,419	147,929	385,419				6,567,259	1703.9%	1703.9%	577,779	5,962,354	1031.9%		
2034	341,825	131,197	341,825				6,586,499	1926.9%	1926.9%	512,508	5,989,929	1168.7%		
2035 2036	301,040 263,246	115,543 101,037	301,040 263,246				6,556,224 6,434,377	2177.9% 2444.2%	2177.9% 2444.2%	451,416 394,787	5,973,047 5,872,370	1323.2% 1487.5%		
2037	228,411	87,667	228,411				6,232,444	2728.6%	2728.6%	342,594	5,698,425	1663.3%		
2038	196,682	75,489	196,682				5,940,221	3020.2%	3020.2%	295,050	5,441,757	1844.3%		
2039 2040	168,012 142,371	64,485 54,644	168,012 142,371				5,589,052 5,221,901	3326.6% 3667.8%	3326.6% 3667.8%	252,053 213,594	5,130,179 4,802,543	2035.4% 2248.4%		
2040	119,638	45,919	119,638				4,801,760	4013.6%	4013.6%	179,494	4,424,168	2464.8%		
2042	99,693	38,263	99,693				4,383,510	4397.0%	4397.0%	149,574	4,048,299	2706.5%		
2043	82,304	31,589	82,304				3,934,770	4780.8%	4780.8%	123,490	3,641,981	2949.2%		
2044 2045	67,328 54,564	25,841 20,942	67,328 54,564				3,490,889 3,062,441	5184.9% 5612.6%	5184.9% 5612.6%	101,024 81,872	3,238,737 2,847,062	3205.9% 3477.4%		
2046	43,835	16,824	43,835				2,662,856	6074.8%	6074.8%	65,774	2,480,174	3770.7%		
2047	34,889	13,391	34,889				2,291,464	6567.9%	6567.9%	52,351	2,139,774	4087.3%		
2048 2049	27,503 21,465	10,556 8,238	27,503 21,465				1,963,689 1,665,664	7140.0% 7760.0%	7140.0% 7760.0%	41,268 32,209	1,839,489 1,565,624	4457.4% 4860.9%		
2050	16,563	6,357	16,563				1,395,153	8423.1%	8423.1%	24,854	1,315,921	5294.6%		
2051	12,646	4,854	12,646				1,151,756	9107.9%	9107.9%	18,976	1,089,912	5743.8%		
2052 2053	9,554	3,667	9,554				925,662	9688.7%	9688.7%	14,336	878,912	6130.6% 6515.8%		
2053	7,141 5,277	2,741 2,025	7,141 5,277				732,410 567,966	10256.6% 10762.6%	10256.6% 10762.6%	10,715 7,919	698,191 543,714	6866.1%		
2055	3,855	1,480	3,855				431,681	11198.1%	11198.1%	5,785	414,790	7170.5%		
2056	2,783	1,068	2,783				319,984	11496.9%	11496.9%	4,176	308,499	7386.6%		
2057 2058	1,986 1,399	762 537	1,986 1,399				224,691 154,073	11316.1% 11011.7%	11316.1% 11011.7%	2,980 2,100	217,154 149,221	7288.1% 7107.0%		
2059	975	374	975				102,651	10526.5%	10526.5%	1,463	99,591	6805.6%		
2060	672	258	672				68,842	10247.1%	10247.1%	1,008	66,914	6637.3%		
2061 2062	458 308	176 118	458 308				46,611 33,105	10186.9% 10752.0%	10186.9% 10752.0%	687 462	45,423 32,382	6615.5% 7008.5%		
2062	204	78	204				23,859	10752.0%	11669.1%	307	23,426	7635.1%		
2064	134	51	134				17,649	13154.3%	13154.3%	201	17,365	8624.9%		
2065	87	33	87				12,289	14103.1%	14103.1%	131	12,118	9266.8%		
2066 2067	56 36	21 14	56 36				8,961 6,740	16058.7% 18981.5%	16058.7% 18981.5%	84 53	8,841 6,645	10558.1% 12470.5%		
2068	22	9	22				5,127	23135.4%	23135.4%	33	5,059	15214.5%		
2069	14	5	14				3,934	28824.0%	28824.0%	20	3,886	18970.6%		
2070	8	3	8				3,179	38345.1%	38345.1%	12	3,149	25312.7%		
2071 2072	5	2	5				2,487 1,822	50444.8% 66258.5%	50444.8% 66258.5%	7 4	2,469 1,830	33370.5% 44333.2%		
2073	1	1	1				1,333	92554.9%	92554.9%	2	1,347	62353.2%		
2074	1	0	1				873	130356.7%	130356.7%	1	886	88127.0%		
2075 2076	0	0	0				499 234	151321.2% 123226.3%	151321.2% 123226.3%	0	500 231	100958.5% 80854.9%		
2076	0	0	0				19	21655.6%	21655.6%	0	15	10997.4%		
2078	0	0	0				35	116566.7%	116566.7%	0	32	71428.1%		
2079	0	0	0				-9 20	0.0%	0.0%	0	-9 20	0.0%		
2080	0	0	U			Withou	t Interest	0.0%	0.0%	0	20	0.0%		
Past	17,382,164	13,030,576	17,382,164	7,234,811	6,561,930	458,783	14,255,524	82.0%	82.0%	17,382,164	14,255,524	82.0%		
Future	10,259,741	3,937,815	10,259,741				139,414,787	1358.9%	1358.9%	14,297,876	128,099,810	895.9%		
Lifetime	27,641,905	16,968,391	27,641,905			With 4.5	153,670,312 % Interest	555.9%	555.9%	31,680,040	142,355,334	449.4%		
Past	28,366,919	22,886,995	28,366,919	9,445,098	7,322,037	471,627	17,238,761	60.8%	60.8%	28,366,919	17,238,761	60.8%		
Future	7,551,505	2,898,361	7,551,505				80,692,349	1068.6%	1068.6%	10,293,841	74,108,166	719.9%		
Lifetime	35,918,425	25,785,356	35,918,425				97,931,110	272.6%	272.6%	38,660,760	91,346,927	236.3%		

Exhibit 4d Continental General Insurance Company Virginia Experience Currently* Active, Premium Paying Compound Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without	Proposed Rate I					With Propo	osed 75% Rate Inci	
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1997	- Actual	-		-	-	-	-	0%	0%		- Cidillis	09
1998	-	-	-	-	-	-	-	0%	0%	-	-	#DIV/0!
1999 2000	1,659 13,024	1,659 13,024	1,659 13,024	-		-	-	0% 0%	0% 0%	1,659 13,024	-	09
2001	124,501	124,501	124,501	-	-	-	-	0%	0%	124,501	-	09
2002 2003	306,654	306,654	306,654	1 000	-	-	1 000	0% 0%	0% 0%	306,654	- 1 000	09
2003	386,019 370,543	386,019 370,543	386,019 370,543	1,008	-	-	1,008	0%	0%	386,019 370,543	1,008	09
2005	379,501	379,501	379,501	-	-	-	-	0%	0%	379,501	-	09
2006	382,901	382,901	382,901	-	-	-	-	0%	0%	382,901	-	09
2007	381,032 383,967	381,032 383,967	381,032 383,967	-		-	-	0% 0%	0% 0%	381,032 383,967	-	09
2009	371,639	371,639	371,639	-	-	-	-	0%	0%	371,639	-	09
2010	456,063	385,692	456,063	-	-	-	-	0%	0%	456,063	-	09
2011 2012	577,727 590,254	361,079 368,909	577,727 590,254	267	-	-	267	0% 0%	0% 0%	577,727 590,254	267	0'
2013	594,821	371,763	594,821	-	-	-	-	0%	0%	594,821	-	0'
2014	588,715	367,947	588,715	-	-	-	-	0%	0%	588,715	-	0'
2015 2016	583,555 593,682	364,722 371,051	583,555 593,682	26,803 1,321	-	-	26,803 1,321	5% 0%	5% 0%	583,555 593,682	26,803 1,321	5' 0'
2017	603,285	375,098	603,285	13,532	-	-	13,532	2%	2%	603,285	13,532	25
2018	710,096	367,311	710,096	-	-	-	-	0%	0% 0%	710,096	-	09
2019 2020	825,007 931,956	362,601 357,696	825,007 931,956	12,696	-	0 30,690	43,386	5%	5%	825,007 931,956	43,386	09 59
2021	951,113	365,049	951,113	-	466,209	215,190	681,399	72%	72%	951,113	681,399	729
2022	921,608	353,724	921,608 881,769				2,529,685	274.5%	274% 329%	921,608	2,529,685	274.59
2023 2024	881,769 837,605	338,434 321,483	881,769 837,605				2,903,944 3,253,243	329.3% 388.4%	329% 388%	888,344 1,113,235	2,898,119 2,970,926	326.29 266.99
2025	789,987	303,207	789,987				3,578,641	453.0%	453%	1,185,474	3,111,992	262.59
2026 2027	739,331	283,764	739,331				3,863,866 4,107,329	522.6%	523% 598%	1,109,458	3,363,577	303.2
2027	686,523 632,986	263,496 242,948	686,523 632,986				4,107,329	598.3% 684.2%	598% 684%	1,030,213 949,874	3,577,483 3,772,913	347.39 397.29
2029	579,815	222,540	579,815				4,511,911	778.2%	778%	870,084	3,931,732	451.9
2030 2031	527,900 477,826	202,614 183,395	527,900 477,826				4,643,917 4,715,605	879.7% 986.9%	880% 987%	792,180 717,037	4,047,227 4,112,368	510.9° 573.5°
2032	477,828	165,008	477,828				4,779,389	1111.7%	1112%	645,147	4,112,368	646.6
2033	384,239	147,476	384,239				4,771,960	1241.9%	1242%	576,599	4,167,055	722.7
2034	340,940 300,378	130,857 115,289	340,940				4,703,502	1379.6% 1529.8%	1380% 1530%	511,623 450,754	4,106,932	802.7 890.1
2036	262,752	100,848	300,378 262,752				4,595,153 4,427,035	1684.9%	1685%	394,293	4,011,977 3,865,027	980.2
2037	228,082	87,541	228,082				4,205,241	1843.7%	1844%	342,265	3,671,221	1072.6
2038	196,492	75,416	196,492				3,929,437	1999.8%	2000%	294,861	3,430,973	1163.6
2039 2040	167,872 142,269	64,431 54,605	167,872 142,269				3,624,906 3,318,523	2159.3% 2332.6%	2159% 2333%	251,912 213,493	3,166,033 2,899,165	1256.8 1358.0
2041	119,563	45,890	119,563				2,994,667	2504.7%	2505%	179,420	2,617,075	1458.6
2042	99,638	38,242	99,638				2,665,363	2675.1%	2675%	149,519	2,330,152	1558.4
2043	82,269 67,308	31,576 25,834	82,269 67,308				2,335,760 2,019,135	2839.2% 2999.8%	2839% 3000%	123,455 101,004	2,042,971 1,766,983	1654.8 1749.4
2045	54,549	20,937	54,549				1,730,545	3172.4%	3172%	81,858	1,515,165	1851.0
2046	43,824	16,820	43,824				1,472,120	3359.1%	3359%	65,764	1,289,439	1960.7
2047 2048	34,882 27,497	13,388 10,554	34,882 27,497				1,227,732 1,010,181	3519.7% 3673.7%	3520% 3674%	52,344 41,263	1,076,041 885,981	2055.7 2147.1
2049	21,461	8,237	21,461				818,542	3814.1%	3814%	32,205	718,502	2231.0
2050	16,561	6,356	16,561				652,963	3942.8%	3943%	24,852	573,731	2308.6
2051 2052	12,644 9,553	4,853 3,667	12,644 9,553				513,747 392,903	4063.2% 4112.9%	4063% 4113%	18,974 14,335	451,903 346,153	2381.7 2414.7
2053	7,140	2,740	7,140				292,030	4090.0%	4090%	10,715	257,811	2406.2
2054	5,277	2,025	5,277				210,802	3994.9%	3995%	7,918	186,549	2355.9
2055 2056	3,855 2,783	1,479 1,068	3,855 2,783				148,493 103,621	3852.3% 3723.3%	3852% 3723%	5,784 4,176	131,603 92,136	2275.2 2206.2
2057	1,986	762	1,986				70,380	3544.7%	3545%	2,980	62,843	2109.2
2058	1,399	537	1,399				47,172	3371.5%	3371%	2,100	42,320	2015.6
2059 2060	975 672	374 258	975 672				31,208 20,653	3200.2% 3074.1%	3200% 3074%	1,463 1,008	28,147 18,725	1923.4 1857.3
2061	458	176	458				13,487	2947.5%	2948%	687	12,299	1791.2
2062	308	118	308				8,751	2842.1%	2842%	462	8,028	1737.5
2063 2064	204 134	78 51	204 134				5,625 3,787	2751.3% 2822.8%	2751% 2823%	307 201	5,192 3,504	1692.4 1740.1
2065	87	33	87				2,434	2793.3%	2793%	131	2,262	1730.1
2066	56	21	56				1,669	2991.2%	2991%	84	1,549	1850.1
2067 2068	36 22	14 9	36 22				1,218 833	3430.6% 3758.0%	3431% 3758%	53 33	1,123 765	2107.5 2301.7
2069	14	5	14				573	4196.9%	4197%	20	524	2559.3
2070	8	3	8				356	4292.5%	4293%	12	326	2620.5
2071 2072	5	2 1	5				217 0	4410.8% 6.9%	4411% 7%	7 4	199 8	2693.9 183.8
2072	1	1	1				(75)	-5192.4%	-5192%	2	-60	-2784.5
2074	1	0	1				(76)	-11295.5%	-11296%	1	-63	-6268.5
2075	0	0	0				2	709.1%	709%	0	3	592.2
2076 2077	0	0	0				29 35	15336.8% 38644.4%	15337% 38644%	0	26 30	8958.5 22318.6
2078	0	0	0				21	68566.7%	68567%	0	18	39441.4
2079	-	0	0				-	0.0%	0%	0	0	0.0
2080	-	0	0			Witho	out Interest	0.0%	0%	0	0	0.0
Past	11,107,712	7,520,356	11,107,712	55,627	466,209	245,880	767,715	6.9%	6.9%	11,107,712	767,715	6.9
Future	10,143,463	3,893,186	10,143,463				95,590,814	942.4%	942.4%	14,181,599	84,275,837	594.3
ifetime	21,251,175	11,413,542	21,251,175			With 4	96,358,530 .5% Interest	453.4%	453.4%	25,289,310	85,043,552	336.3
Past	16,583,675	12,173,609	16,583,675	70,122	476,583	252,763	799,468	4.8%	4.8%	16,583,675	799,468	4.8
Future	7,449,628	2,859,259	7,449,628	•		•	57,743,440	775.1%	775.1%	10,191,964	51,159,256	502.0
ifetime	24,033,304	15,032,868	24,033,304				58,542,908	243.6%	243.6%	26,775,640	51,958,724	194.1

Exhibit 4e Continental General Insurance Company Virginia Experience All Policies Combined Policy Forms: 80650 1/97, 80880 1/98

				With Proposed 75% Rate Increase								
Calendar		Premium			By Incurr				Loss Ratio	Premium	Incurred	Incd LR VA
Year 1997	Actual	Original RtLvl	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual 0.0%	VA Rate Level 0.0%	VA Rate Level	Claims	Rate Level 0.0%
1998	7,773	7,773	7,773	-	-	-	-	0.0%	0.0%	7,773	-	0.0%
1999	40,319	40,319	40,319	-	-	-	0	0.0%	0.0%	40,319	-	0.0%
2000	197,651	197,651	197,651	-	-	-	0	0.0%	0.0%	197,651	-	0.0%
2001	816,872	816,872	816,872	567	-	-	567	0.1%	0.1%	816,872	567	0.1%
2002 2003	1,408,161 1,491,856	1,408,161 1,491,856	1,408,161 1,491,856	1,148 30,506	-	-	1,148 30,506	0.1% 2.0%	0.1% 2.0%	1,408,161 1,491,856	1,148 30,506	0.1% 2.0%
2003	1,440,962	1,440,962	1,440,962	305,628	-		305,628	21.2%	21.2%	1,440,962	305,628	21.2%
2005	1,404,120	1,404,120	1,404,120	225,990	-	-	225,990	16.1%	16.1%	1,404,120	225,990	16.1%
2006	1,401,407	1,401,407	1,401,407	10,335	-	-	10,335	0.7%	0.7%	1,401,407	10,335	0.7%
2007	1,376,311	1,376,311	1,376,311	112,028	-	-	112,028	8.1%	8.1%	1,376,311	112,028	8.1%
2008	1,364,936	1,364,936	1,364,936	181,824	-	-	181,824	13.3%	13.3%	1,364,936	181,824	13.3%
2009 2010	1,315,003	1,315,003 1,202,119	1,315,003 1,417,687	380,647 118,536	-	-	380,647 118,536	28.9% 8.4%	28.9% 8.4%	1,315,003 1,417,687	380,647 118,536	28.9% 8.4%
2010	1,417,687 1,562,105	976,315	1,562,105	727,528	-	-	727,528	46.6%	46.6%	1,562,105	727,528	46.6%
2012	1,452,989	908,118	1,452,989	36,448	-	-	36,448	2.5%	2.5%	1,452,989	36,448	2.5%
2013	1,410,669	881,668	1,410,669	938,234	193,265	-	1,131,499	80.2%	80.2%	1,410,669	1,131,499	80.2%
2014	1,347,051	841,907	1,347,051	656,992	359,250	-	1,016,243	75.4%	75.4%	1,347,051	1,016,243	75.4%
2015	1,301,380	813,362	1,301,380	1,316,945	556,730	-	1,873,675	144.0%	144.0%	1,301,380	1,873,675	144.0%
2016 2017	1,242,415 1,192,693	776,509 738,780	1,242,415 1,192,693	1,900,681 1,246,721	307,145 288,937	-	2,207,826 1,535,658	177.7% 128.8%	177.7% 128.8%	1,242,415 1,192,693	2,207,826 1,535,658	177.7% 128.8%
2018	1,282,918	665,374	1,282,918	1,084,018	256,437	_	1,340,455	104.5%	104.5%	1,282,918	1,340,455	104.5%
2019	1,337,522	623,336	1,337,522	1,599,836	2,343,037	-	3,942,872	294.8%	294.8%	1,337,522	3,942,872	294.8%
2020	1,361,233	574,921	1,361,233	1,184,481	3,249,413	62,970	4,496,864	330.4%	330.4%	1,361,233	4,496,864	330.4%
2021	1,296,620	544,137	1,296,620	162,719	2,778,412	441,534	3,382,665	260.9%	260.9%	1,296,620	3,382,665	260.9%
2022	1,324,859	559,330	1,324,859				4,436,092	334.8%	334.8%	1,324,859	4,436,092	334.8%
2023 2024	1,241,518 1,155,726	522,598 484,754	1,241,518 1,155,726				4,894,452 5,230,143	394.2% 452.5%	394.2% 452.5%	1,250,312 1,520,784	4,886,454 4,858,667	390.8% 319.5%
2024	1,066,928	464,754	1,066,928				5,588,590	523.8%	523.8%	1,585,365	4,996,965	315.2%
2026	982,420	409,325	982,420				5,997,218	610.5%	610.5%	1,462,398	5,382,667	368.1%
2027	898,053	372,855	898,053				6,287,978	700.2%	700.2%	1,338,802	5,654,924	422.4%
2028	816,464	337,879	816,464				6,529,360	799.7%	799.7%	1,218,263	5,878,747	482.6%
2029	737,686	304,277	737,686				6,738,325	913.4%	913.4%	1,101,573	6,076,096	551.6%
2030 2031	662,766 592,274	272,483 242,720	662,766 592,274				6,908,531 7,020,262	1042.4% 1185.3%	1042.4% 1185.3%	990,374 885,567	6,240,295 6,356,294	630.1% 717.8%
2032	526,369	215,028	526,369				7,126,935	1354.0%	1354.0%	787,428	6,467,767	821.4%
2033	464,975	189,364	464,975				7,135,913	1534.7%	1534.7%	695,888	6,486,703	932.1%
2034	408,042	165,685	408,042				7,087,299	1736.9%	1736.9%	610,907	6,452,253	1056.2%
2035	355,796	144,062	355,796				6,994,514	1965.9%	1965.9%	532,853	6,377,820	1196.9%
2036	308,214	124,458	308,214				6,812,695	2210.4%	2210.4%	461,733	6,221,869	1347.5%
2037 2038	265,097 226,438	106,774 90,987	265,097 226,438				6,557,293	2473.5% 2744.4%	2473.5% 2744.4%	397,272	5,998,604	1510.0% 1677.9%
2038	191,950	76,953	191,950				6,214,350 5,817,940	3031.0%	3031.0%	339,425 287,778	5,695,151 5,341,958	1856.3%
2040	161,494	64,604	161,494				5,409,328	3349.6%	3349.6%	242,148	4,976,167	2055.0%
2041	134,787	53,809	134,787				4,951,812	3673.8%	3673.8%	202,119	4,563,425	2257.8%
2042	111,584	44,457	111,584				4,500,464	4033.2%	4033.2%	167,341	4,157,055	2484.2%
2043	91,493	36,375	91,493				4,018,690	4392.3%	4392.3%	137,255	3,719,973	2710.3%
2044 2045	74,414 59,973	29,532 23,760	74,414 59,973				3,557,528 3,111,009	4780.8% 5187.4%	4780.8% 5187.4%	111,641 89,978	3,301,299 2,893,039	2957.1% 3215.3%
2045	47,919	18,952	47,919				2,697,492	5629.2%	5629.2%	71,895	2,513,261	3495.7%
2047	37,942	14,981	37,942				2,315,705	6103.2%	6103.2%	56,927	2,163,131	3799.8%
2048	29,759	11,731	29,759				1,980,214	6654.2%	6654.2%	44,650	1,855,571	4155.8%
2049	23,114	9,097	23,114				1,677,031	7255.6%	7255.6%	34,680	1,576,804	4546.7%
2050	17,754	6,978	17,754				1,402,544	7899.7%	7899.7%	26,639	1,323,277	4967.4%
2051 2052	13,496 10,153	5,296 3,979	13,496 10,153				1,156,360 928,293	8568.5% 9142.7%	8568.5% 9142.7%	20,249 15,235	1,094,555 881,608	5405.3% 5786.8%
2052	7,558	2,958	7,558				733,862	9709.3%	9709.3%	11,341	699,702	6169.5%
2054	5,565	2,175	5,565				568,719	10220.2%	10220.2%	8,350	544,507	6521.2%
2055	4,050	1,581	4,050				432,013	10666.3%	10666.3%	6,078	415,152	6831.0%
2056	2,915	1,137	2,915				320,111	10982.5%	10982.5%	4,374	308,645	7056.9%
2057	2,073	808	2,073				224,718	10840.4%	10840.4%	3,111	217,190	6982.2%
2058 2059	1,457 1,012	567 394	1,457 1,012				154,069 102.622	10577.2% 10135.8%	10577.2% 10135.8%	2,186 1,519	149,219 99,562	6826.8% 6553.1%
2060	696	270	696				68,813	9891.1%	9891.1%	1,044	66,885	6406.7%
2061	473	183	473				46,582	9855.0%	9855.0%	709	45,394	6399.8%
2062	317	123	317				33,085	10428.3%	10428.3%	476	32,362	6797.4%
2063	210	81	210				23,837	11340.7%	11340.7%	315	23,405	7420.5%
2064	138	53	138				17,636	12825.5%	12825.5%	206	17,354	8409.8%
2065 2066	89 57	34 22	89 57				12,280 8,953	13800.4% 15770.3%	13800.4% 15770.3%	134 85	12,109 8,834	9068.6% 10370.0%
2067	36	14	36				6,741	18751.8%	18751.8%	54	6,646	12320.0%
2068	22	9	22				5,131	22906.1%	22906.1%	34	5,063	15063.6%
2069	14	5	14				3,937	28550.1%	28550.1%	21	3,888	18789.9%
2070	8	3	8				3,180	38130.8%	38130.8%	13	3,150	25170.2%
2071	5	2	5				2,486	50325.1%	50325.1%	7	2,468	33291.8%
2072	3	1	3				1,821	65981.9%	65981.9%	4	1,829	44148.6%
2073 2074	1	1	1				1,331 873	92402.8% 130311.9%	92402.8% 130311.9%	2 1	1,345 886	62252.3% 88097.5%
2074	0	0	0				500	151372.7%	151372.7%	0	500	100992.8%
2076	0	0	0				235	123521.1%	123521.1%	0	231	81051.3%
2077	0	0	0				20	21833.3%	21833.3%	0	15	11115.9%
2078	0	0	0				35	116566.7%	116566.7%	0	32	71428.1%
2079	-	-	-				(9)	0.0%	0.0%	0	-9	0.0%
2080	-	-	-			Without In	20 terest	0.0%	0.0%	0	20	0.0%
Past	28,470,652	21,811,917	28,470,652	12,221,814	10,332,627	504,504	23,058,945	81.0%	81.0%	28,470,652	23,058,945	81.0%
Future	13,066,158	5,399,491	13,066,158	12,221,014	10,332,027	304,304	153,857,959	1177.5%	1177.5%	18,052,403	141,494,875	783.8%
Lifetime	41,536,810	27,211,408	41,536,810				176,916,904	425.9%	425.9%	46,523,054	164,553,819	353.7%
						With 4.5% I	nterest					
Past	46,992,409	38,481,913	46,992,409	16,283,672	11,491,551	518,627	28,293,850	60.2%	60.2%	46,992,409	28,293,850	60.2%
	0.767.753	4,052,657	9,767,753				91,405,020	935.8%	935.8%	13,194,533	84,074,072	637.2%
Future Lifetime	9,767,753 56,760,162	42,534,570	56,760,162				119,698,871	210.9%	210.9%	60,186,942	112,367,923	186.7%

Exhibit 4f Continental General Insurance Company Virginia Experience Currenth' *Active, Premium Paying Policies Only Policy Forms: 80650 1/97, 80880 1/98

				Without Pr	oposed Rate In					With Propo	sed 75% Rate In	crease
Calendar Year	Actual	Premium Original RtLvl	VA Rate Level	Pd Clms	By Incui	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Premium VA Rate Level	Incurred Claims	Incd LR VA Rate Level
1997	- Actual	-			-	-	-	0%	0%	va nate Level	- Claiiiis	0%
1998	-	-	-	-	-	-	-	0%	0%	-	-	0%
1999 2000	3,842 31,804	3,842 31,804	3,842 31,804	-	-	-	-	0% 0%	0% 0%	3,842 31,804	-	0%
2001	203,073	203,073	203,073	567	-	-	567	0%	0%	203,073	567	0%
2002	479,777	479,777	479,777	-	-	-	-	0%	0%	479,777	-	0%
2003 2004	582,381 568,682	582,381 568,682	582,381 568,682	1,008	-	-	1,008	0% 0%	0% 0%	582,381 568,682	1,008	0% 0%
2005	572,242	572,242	572,242	-	-	-	-	0%	0%	572,242	-	0%
2006	581,079	581,079	581,079	-	-	-	-	0%	0%	581,079	-	0%
2007 2008	579,205 582,820	579,205 582,820	579,205 582,820	-	-	-	-	0% 0%	0% 0%	579,205 582,820	-	0% 0%
2009	569,418	569,418	569,418	-	-	-	-	0%	0%	569,418	-	0%
2010	682,293	576,255	682,293	2,619	-	-	2,619	0%	0%	682,293	2,619	0%
2011 2012	871,920 888,852	544,950 555,532	871,920 888,852	267	-	-	267	0% 0%	0% 0%	871,920 888,852	267	0%
2013	891,204	557,003	891,204	-	-	-	-	0%	0%	891,204	-	0%
2014	881,456	550,910	881,456	- 20 525	-	-	- 20.525	0%	0%	881,456	- 20.525	0%
2015 2016	874,319 882,542	546,449 551,589	874,319 882,542	30,535 1,321	-	-	30,535 1,321	3% 0%	3% 0%	874,319 882,542	30,535 1,321	3% 0%
2017	897,807	555,913	897,807	208,071	-	-	208,071	23%	23%	897,807	208,071	23%
2018	1,032,217	535,082	1,032,217	-	-	-	-	0%	0%	1,032,217	-	0%
2019 2020	1,156,982 1,263,927	535,504 530,598	1,156,982 1,263,927	3,158 13,216	-	34,643	3,158 47,859	0% 4%	0% 4%	1,156,982 1,263,927	3,158 47,859	0% 4%
2021	1,278,220	535,417	1,278,220	6,250	900,868	242,909	1,150,027	90%	90%	1,278,220	1,150,027	90%
2022	1,243,912	521,591	1,243,912				3,649,798	293.4%	293%	1,243,912	3,649,798	293.4%
2023 2024	1,179,282 1,109,365	493,389 463,025	1,179,282 1,109,365				4,016,143 4,331,087	340.6% 390.4%	341% 390%	1,188,077 1,474,423	4,008,145 3,959,611	337.4% 268.6%
2024	1,035,581	431,120	1,035,581				4,605,738	444.7%	445%	1,554,018	4,014,113	258.3%
2026	958,757	398,049	958,757				4,828,839	503.7%	504%	1,438,735	4,214,288	292.9%
2027	880,397	364,472	880,397				4,999,201	567.8%	568%	1,321,146	4,366,147	330.5%
2028 2029	802,595 726,866	331,286 299,129	802,595 726,866				5,149,097 5,249,265	641.6% 722.2%	642% 722%	1,204,394 1,090,754	4,498,484 4,587,035	373.5% 420.5%
2030	654,399	268,499	654,399				5,303,894	810.5%	810%	982,007	4,635,658	472.1%
2031	585,853	239,660	585,853				5,299,316	904.5%	905%	879,145	4,635,348	527.3%
2032 2033	521,467 461,249	212,689 187,585	521,467 461,249				5,293,851 5,223,903	1015.2% 1132.6%	1015% 1133%	782,526 692,162	4,634,684 4,574,694	592.3% 660.9%
2033	405,223	164,338	405,223				5,097,900	1258.0%	1258%	608,088	4,462,855	733.9%
2035	353,670	143,045	353,670				4,938,027	1396.2%	1396%	530,727	4,321,333	814.2%
2036	306,655	123,713	306,655				4,721,029	1539.5%	1540%	460,174	4,130,203	897.5%
2037 2038	264,018 225,691	106,258 90,624	264,018 225,691				4,456,279 4,141,237	1687.9% 1834.9%	1688% 1835%	396,192 338,678	3,897,590 3,622,037	983.8% 1069.5%
2039	191,417	76,694	191,417				3,801,198	1985.8%	1986%	287,245	3,325,216	1157.6%
2040	161,106	64,416	161,106				3,462,733	2149.3%	2149%	241,760	3,029,572	1253.1%
2041 2042	134,497 111,373	53,668 44,354	134,497 111,373				3,109,968 2,755,626	2312.3% 2474.2%	2312% 2474%	201,829 167,130	2,721,581 2,412,216	1348.5% 1443.3%
2042	91,409	36,336	91,409				2,404,153	2630.1%	2630%	137,170	2,105,436	1534.9%
2044	74,362	29,507	74,362				2,069,432	2782.9%	2783%	111,589	1,813,202	1624.9%
2045	59,935	23,742	59,935				1,766,023	2946.6%	2947%	89,940	1,548,053	1721.2%
2046 2047	47,892 37,923	18,939 14,972	47,892 37,923				1,496,628 1,244,555	3125.0% 3281.8%	3125% 3282%	71,868 56,907	1,312,397 1,091,981	1826.1% 1918.9%
2048	29,745	11,724	29,745				1,021,474	3434.1%	3434%	44,636	896,830	2009.2%
2049	23,104	9,093	23,104				826,072	3575.5%	3575%	34,670	725,846	2093.6%
2050 2051	17,748 13,491	6,974 5,294	17,748 13,491				657,868 516,912	3706.8% 3831.5%	3707% 3832%	26,633 20,245	578,601 455,107	2172.5% 2248.0%
2052	10,150	3,978	10,150				394,940	3890.9%	3891%	15,232	348,256	2286.4%
2053	7,556	2,957	7,556				293,369	3882.4%	3882%	11,339	259,209	2285.9%
2054 2055	5,563 4,049	2,175	5,563 4,049				211,689 149,090	3805.0% 3681.8%	3805% 3682%	8,349 6,077	187,477 132,229	2245.6% 2176.0%
2055	2,914	1,581 1,137	2,914				104,046	3570.3%	3570%	4,373	92,580	2117.0%
2057	2,073	807	2,073				70,690	3410.5%	3410%	3,110	63,162	2030.7%
2058 2059	1,457 1,012	567 394	1,457 1,012				47,406	3254.8% 3098.4%	3255% 3098%	2,186	42,556	1947.1% 1863.3%
2059	1,012 696	394 270	1,012				31,369 20,764	3098.4% 2984.7%	3098% 2985%	1,519 1,044	28,309 18,836	1863.3%
2061	473	183	473				13,557	2868.3%	2868%	709	12,370	1743.9%
2062	317	123	317				8,796	2772.6%	2773%	476	8,073	1695.8%
2063 2064	210 138	81 53	210 138				5,643 3,795	2684.6% 2760.0%	2685% 2760%	315 206	5,211 3,513	1652.1% 1702.3%
2065	89	34	89				2,435	2736.4%	2736%	134	2,264	1695.7%
2066	57	22	57				1,664	2930.9%	2931%	85	1,545	1814.0%
2067 2068	36 22	14 9	36 22				1,218 834	3389.2% 3725.0%	3389% 3725%	54 34	1,124 767	2082.6% 2281.6%
2068	14	5	14				574	4164.7%	3725% 4165%	21	526	2539.7%
2070	8	3	8				357	4280.0%	4280%	13	327	2612.4%
2071	5	2	5				217	4396.0%	4396%	7	199	2685.19
2072 2073	3 1	1	3 1				0 (75)	2.2% -5197.2%	2% -5197%	4 2	7 -60	180.59 -2787.39
2074	1	0	1				(76)	-11298.5%	-11299%	1	-63	-6270.29
2075	0	0	0				2	709.1%	709%	0	3	592.2%
2076	0	0	0				29	15336.8%	15337%	0	26	8958.5%
2077 2078	0	0	0				35 21	38644.4% 68566.7%	38644% 68567%	0	30 18	22318.6% 39441.4%
2079	-	-	-				-	0.0%	0830776	0	0	0.09
2080	-	-	-				-	0.0%	0%	0	0	0.09
Back	16 250 001	11 220 525	16 250 004	267.012	000.000	Without		0.00/	0.00/1	16 250 001	1 445 422	0.00
Past Future	16,356,061 12,745,827	11,329,525 5,248,584	16,356,061 12,745,827	267,013	900,868	277,551	1,445,433 107,799,638	8.8% 845.8%	8.8% 845.8%	16,356,061 17,732,072	1,445,433 95,436,553	8.89 538.29
Lifetime	29,101,889	16,578,109	29,101,889				109,245,070	375.4%	375.4%	34,088,133	96,881,986	284.29
	24 600 00 -	40	24.600.00	222.55	00000	With 4.59			1	24.600.00	4 50	
Past	24,663,836 9,489,875	18,425,513 3,921,888	24,663,836 9,489,875	328,459	920,915	285,321	1,534,695 66,911,056	6.2% 705.1%	6.2% 705.1%	24,663,836 12,916,654	1,534,695 59,580,108	6.2% 461.3%
Future		3,321,000	2,402,013				68,445,751	200.4%	200.4%	37,580,490	33,300,100	701.3/0

Exhibit 5a

Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Non-Inflation Policies Only Projection on Original Rate Level Policy Forms: 80650 1/97, 80880 1/98

Calendar		Original Assumptions			Current Assumptions**	
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2022	3,748,768	8,770,406	234.0%	3,679,420	35,112,335	954.3
2023	3,217,386	8,043,997	250.0%	3,393,526	33,533,072	988.1
2024	2,742,194	7,247,823	264.3%	2,725,366	30,112,930	1104.9
2025	2,320,386	6,476,763	279.1%	2,280,949	28,096,961	1231.8
2026	1,947,886	5,773,818	296.4%	2,036,964	26,419,131	1297.0
2027	1,622,192	5,163,529	318.3%	1,798,076	24,393,990	1356.7
2028	1,339,081	4,560,016	340.5%	1,572,724	22,466,191	1428.5
2029	1,097,901	3,939,377	358.8%	1,365,878	20,523,318	1502.6
2030	891,395	3,357,226	376.6%	1,178,415	18,720,472	1588.6
2031	716,731	2,857,711	398.7%	1,010,263	16,956,247	1678.4
2032	568,653	2,452,578	431.3%	860,679	15,235,982	1770.2
2033	448,556	2,113,259	471.1%	728,594	13,368,905	1834.
2034	351,066	1,768,730	503.8%	612,865	11,568,917	1887.7
2035	270,962	1,427,072	526.7%	512,440	9,913,877	1934.6
2036	205,978	1,127,616	547.4%	426,016	8,385,642	1968.
2037	154,484	915,680	592.7%	352,256	7,022,763	1993.7
2038	115,459	776,593	672.6%	289,655	5,826,394	2011.
2039	86,395	662,605	766.9%	236,891	4,808,734	2029.
2040	63,045	544,117	863.1%	192,729	3,933,290	2040.
2041	44,787	431,425	963.3%	156,013	3,183,459	2040.
2042	30,783	328,608	1067.5%	125,675	2,551,218	2030.
2043	21,155	254,216	1201.7%	100,748	2,026,087	2011.
2044	15,075	207,494	1376.4%	80,358	1,600,722	1992.
2045	10,461	163,839	1566.2%	63,678	1,257,767	1975.
2046	6,933	122,004	1759.7%	50,201	987,334	1966.
2047	4,321	84,521	1956.2%	39,387	768,689	1951.
2048	2,525	54,635	2163.5%	30,739	595,651	1937.
2049	1,652	41,067	2485.5%	23,857	460,697	1931.
2050	1,017	28,826	2835.2%	18,415	353,417	1919.
2051	534	16,947	3176.4%	14,134	266,353	1884.
2052	153	5,170	3388.8%	10,784	197,109	1827.
2053	7	223	3424.0%	8,179	144,376	1765.
2054		-	0.0%	6,167	102,239	1657.
2055			0.0%	4,620	73,620	1593.
	-	-				
2056	-	-	0.0%	3,440	52,753	1533.
2057	-	-	0.0%	2,542	37,235	1464.
2058	-	-	0.0%	1,865	26,325	1411.
2059	-	-	0.0%	1,357	18,251	1344.
2060	-	-	0.0%	980	12,278	1252.
2061	-	-	0.0%	703	7,967	1134.
2062	-	-	0.0%	499	4,948	991.
2063	-	-	0.0%	351	3,020	859.
2064	_	-	0.0%	245	1,858	758.
2065	_	_	0.0%	169	1,116	659.
2066	_	_	0.0%	116	662	571.
2067			0.0%	78	402	512.
2068		_	0.0%	53	265	504.
	-	-				
2069	-	-	0.0%	35	209	598
2070	-	-	0.0%	23	153	658.
2071	-	-	0.0%	15	97	635.
2072	-	-	0.0%	10	56	576.
2073	-	-	0.0%	6	41	660.
2074	-	-	0.0%	4	22	570
2075	_	-	0.0%	2	11	441.
2076	_	_	0.0%	1	9	642.
2077		_	0.0%	1	8	972.
2078			0.0%	0	6	1364.
	1	-			3	
2079 2080	1	-	0.0%	0		1313.
	1		0.0%	0	1	772

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

Projected	18,221,666	54,662,556	300.0%	20,524,108	263,311,980	1282.9%

	Prospective PV Rate Increase Calculation	
1. Δ PV(Future Incurred Claims)****		234,980,621
2. Δ PV(Future Earned Premium)		2,302,442
3. PVcurrent(Future Earned Premium)		20,524,108
4. Rate Increase %	Δ PV(Future Incurred Claims) - 68.8% * Δ PV(Future Earned Premium)	1337.8%
	85% * PVcurrent(Future Earned Premium)	
5. Virginia Cumulative Percent Rate Increase to Date		92.0%
6. Virginia Adjusted Rate Increase		648.0%

^{*}As of 12/31/2021

**Includes Shock Lapse and applies Proposed RINC to Survivorship and WOP

***Includes MAE

Exhibit 5b

Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Compound Inflation Policies Only Projection on Original Rate Level Policy Forms: 80650 1/97, 80880 1/98

Calendar		Origina; Assumptions			Current Assumptions**		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2022	5,243,387	18,253,457	348.1%	5,207,300	56,312,299	1081.4	
2023	4,615,683	18,374,604	398.1%	4,954,312	61,612,906	1243.6	
2024	4,040,762	18,117,191	448.4%	4,117,958	61,295,071	1488.5	
2025	3,516,891	17,684,012	502.8%	3,581,879	62,991,892	1758.6	
2026	3,042,207	17,174,408	564.5%	3,338,839	66,579,279	1994.1	
2027	2,614,692	16,838,633	644.0%	3,086,145	69,051,887	2237.	
2028	2,232,156	16,456,779	737.3%	2,832,632	71,089,861	2509.	
2029	1,891,615	15,464,263	817.5%	2,583,068	72,405,582	2803.	
2030	1,591,733	14,243,516	894.8%	2,340,378	73,241,287	3129.	
2031	1,328,416	12,972,468	976.5%	2,107,280	73,687,130	3496.	
2031	1,099,446	12,019,257	1093.2%	, ,		3914.	
				1,884,862	73,772,897		
2033	903,091	11,431,046	1265.8%	1,673,851	72,183,148	4312.	
2034	734,526	10,568,748	1438.9%	1,475,303	69,432,075	4706.	
2035	592,025	9,469,802	1599.6%	1,290,789	66,014,920	5114.	
2036	472,145	8,260,403	1749.5%	1,121,270	61,795,330	5511.	
2037	371,583	7,406,857	1993.3%	967,047	57,023,848	5896.	
2038	289,703	7,098,201	2450.2%	827,918	51,941,935	6273.	
2039	224,405	6,890,813	3070.7%	703,540	46,870,355	6662	
2040	171,972	6,644,626	3863.8%	593,527	41,864,146	7053.	
2041	129,202	6,230,248	4822.1%	497,117	36,927,991	7428	
2042	94,807	5,682,789	5994.0%	413,426	32,194,177	7787	
2043	68,390	5,133,442	7506.2%	341,517	27,750,059	8125	
2044	49,987	4,752,767	9508.1%	280,322	23,675,231	8445	
2045	36,041	4,319,861	11985.8%	228,593	20,057,190	8774.	
2045		3,799,581	15025.8%	185,364		9124	
	25,287			,	16,913,399		
2047	16,663	3,068,856	18417.3%	149,572	14,166,913	9471.	
2048	10,242	2,311,432	22568.9%	120,136	11,867,142	9878	
2049	6,849	1,958,892	28601.7%	96,086	9,968,403	10374	
2050	4,491	1,605,583	35751.2%	76,557	8,368,482	10931	
2051	2,737	1,206,698	44085.1%	60,802	7,025,224	11554.	
2052	1,306	680,568	52116.9%	48,153	5,852,718	12154	
2053	192	105,730	55022.4%	38,030	4,877,176	12824	
2054	-	-	0.0%	29,977	4,072,557	13585	
2055	-	-	0.0%	23,590	3,389,186	14366	
2056	_	-	0.0%	18,542	2,845,095	15343	
2057	_	-	0.0%	14,557	2,379,359	16345	
2058	_	-	0.0%	11,413	2,008,279	17595	
2059	_		0.0%	8,936	1,681,729	18820	
2060			0.0%	6,988	1,417,690	20287	
2061	1	-	0.0%			21917	
2062	-	-	0.0%	5,454	1,195,334	23845	
	_	-		4,247	1,012,744		
2063	-	-	0.0%	3,298	850,436	25784.	
2064	-	-	0.0%	2,552	695,537	27254.	
2065	-	-	0.0%	1,962	565,705	28825	
2066	-	-	0.0%	1,498	455,509	30400	
2067	-	-	0.0%	1,136	359,515	31661	
2068	-	-	0.0%	853	273,175	32022	
2069	-	-	0.0%	635	198,419	31223	
2070	-	-	0.0%	469	139,558	29741	
2071	_	-	0.0%	343	97,213	28347	
2072	_	<u>-</u>	0.0%	248	65,625	26472	
2073	_	_	0.0%	177	42,268	23837	
2073	1	-	0.0%	177	26,536	21156	
	-	-			,		
2075	-	-	0.0%	88	16,557	18842	
2076	-	-	0.0%	61	10,909	17876	
2077	-	-	0.0%	42	7,107	16919	
2078	-	-	0.0%	29	4,477	15654.	
2079	-	-	0.0%	19	3,136	16222.	
2080			0.0%	13	2,307	17801.	

Loss Ratio Summaries as of 12/31/2021 (Discounted at 4.5%)

2000 10010 0011111111111111111111111111											
Projected	28,555,997	193,851,052	678.8%	35,427,213	912,395,727	2575.4%					
•											

	Prospective PV Rate Increase Calculation	
1. Δ PV(Future Incurred Claims)****		809,784,248
2. Δ PV(Future Earned Premium)		6,871,216
3. PVcurrent(Future Earned Premium)		35,427,213
4. Rate Increase %	Δ PV(Future Incurred Claims) - 77.6% * Δ PV(Future Earned Premium)	2671.4%
	85% * PVcurrent(Future Earned Premium)	
5. Virginia Cumulative Percent Rate Increase to Date		160.5%
6. Virginia Adjusted Rate Increase		963.0%

^{**}As of 12/1/2021

**Includes Shock Lapse and applies Proposed RINC to Survivorship and WOP

***Includes MAE

Exhibit 6a
Continental General Insurance Company
Nationwide Experience
Currently* Active, Premium Paying Non-Inflation Policies Only
Policy Forms: 80650 1/97, 80880 1/98
If Knew/Makeup Blend Calculation
As of 12/31/2021

		Wild A PM Indiana											
		With 4.5% Interest											
		Without Curre	nt Increase		Premium at If Knew Level			Premiu	m at Make-up Level		With Allowable Rate Increase		
Experience	Earned	Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	144,835,161	189,954,326	30,348,958	16%	367,613,354	30,348,958	8%	189,954,326	30,348,958	16%	189,954,326	30,348,958	16%
Future	23,533,731	45,184,764	261,244,348	578%	59,732,138	263,715,464	441%	326,656,193	326,285,970	100%	69,123,997	234,039,244	339%
Lifetime	168,368,892	235,139,090	291,593,306	124%	427,345,492	294,064,423	69%	516,610,519	356,634,928	69%	259,078,323	264,388,202	102%

Max Allowable Rate Increase	120.6%				
Past Rate Increase	92.0%	Sum	: 564.2%		323.6%
Cost-sharing Increase	323.6%	>150%	414.2%	50%	207.1%
Blended Increase	564.2%	100-150%	50.0%	65%	32.5%
Remaining Policyholders %	23.3%	50-100%	50.0%	75%	37.5%
Make-up Rate Increase	1914%	15%-50%	35.0%	90%	31.5%
If-Knew Rate Increase	154%	0-15%	15.0%	100%	15.0%
Minimum Loss Ratio Applicable to the Form	68.8%	Layer Description	Layer	Policyholder Share	Layer x Policyholder Share
Loss Ratio at Original Premium Level	173%				

Originally Issued Policyholders: Active, Premium-Paying Policyholders: 16,907

Exhibit 6b Continental General Insurance Company Nationwide Experience Currently* Active, Premium Paying Inflation Policies Only Policy Forms: 80650 1/97, 80880 1/98 If Knew/Makeup Blend Calculation As of 12/31/2021

		With 4.5% Interest											
	Without Current Increase Premium at If Knew Level				Premium at Make-up Level			With Allowable Rate Increase					
Experience	Earned	Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss	Earned Premium	Incurred	Loss
Period	Original	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio	VA Rate Level	Claims	Ratio
Past	183,866,646	257,429,907	39,009,092	15%	1,091,132,853	39,009,092	4%	257,429,907	39,009,092	15%	257,429,907	39,009,092	15%
Future	41,128,878	107,158,825	981,442,325	916%	244,074,007	996,470,813	408%	1,269,692,949	1,148,553,192	90%	261,098,801	850,528,048	326%
Lifetime	224,995,524	364,588,732	1,020,451,417	280%	1,335,206,860	1,035,479,905	78%	1,527,122,856	1,187,562,284	78%	518,528,708	889,537,141	172%

Loss Ratio at Original Premium Level	454%				
Minimum Loss Ratio Applicable to the Form	77.6%	Layer Descript	tion Layer	Policyholder Share	Layer x Policyholder Share
If-Knew Rate Increase	493%	0-15%	15.0%	100%	15.0%
Make-up Rate Increase	4094%	15%-50%	35.0%	90%	31.5%
Remaining Policyholders %	31.5%	50-100%	50.0%	75%	37.5%
Blended Increase	1626.9%	100-150%	50.0%	65%	32.5%
Cost-sharing Increase	855.0%	>150%	1476.9%	50%	738.5%
Past Rate Increase	160.5%		Sum: 1626.9%		855.0%
Max Allowable Rate Increase	266.5%				

Originally Issued Policyholders: 14,866 Active, Premium-Paying Policyholders: 4,680

endar		Premium			posed Rate Incre			Incurred	Loss Ratio	With Proposed 759% Rate Incur Premium Incur				
endar 'ear	Actual	Original RtLvl ¹	VA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	VA Rate Level	VA Rate Level	nium Original RtLvl ²	Incurred Claims	Rate Le	
95	-	-	-	-	-	-	-	0.0%	0.0%	-	-	-	-	
196 197	10 022	10.022	10.000	1 201	128,778	-	120.150	0.0% 811.8%	0.0% 811.8%	10.022	10.000	120.150	81:	
998	16,032 332,862	16,032 332,862	16,032 332,862	1,381 1,340	128,778		130,159 1,340	0.4%	0.4%	16,032 332,862	16,032 332,862	130,159 1,340	81	
199	853,462	853,462	853,462	6,920	0	0	6,920	0.8%	0.8%	853,462	853,462	6,920		
000	1,702,773	1,702,773	1,702,773	50,365	0	0	50,365	3.0%	3.0%	1,702,773	1,702,773	50,365		
001	2,879,925	2,879,925	2,879,925	32,584	0	0	32,584	1.1%	1.1%	2,879,925	2,879,925	32,584		
102	3,975,132 4.138.917	3,975,132 4,056,465	3,975,132 4.056.465	183,502 140.091	0	0	183,502 140.091	4.6%	4.6% 3.5%	3,975,132 4.056.465	3,975,132 4.056.465	183,502 140.091		
004	4,138,917	4,055,286	4,055,286	139.784	0	0	139,784	3.4%	3.4%	4,055,286	4,055,286	139,784		
005	4,570,206	4,084,469	4,084,469	136,000	0	0	136,000	3.0%	3.3%	4,084,469	4,084,469	136,000		
006	4,723,901	4,104,041	4,104,041	88,245	0	0	88,245	1.9%	2.2%	4,104,041	4,104,041	88,245		
007	4,967,739	4,128,441	4,128,441	436,251	0	0	436,251	8.8%	10.6%	4,128,441	4,128,441	436,251	1	
008	5,072,133 5.040.585	4,191,768 4,158,004	4,191,768 4.158.004	382,195 516.971	144,299 0	0	526,494 516.971	10.4%	12.6% 12.4%	4,191,768 4,158,004	4,191,768 4.158.004	526,494 516.971	1	
010	5,040,585	4,158,004	4,158,004 6.657.798	266.514	122.057	0	388.571	7.2%	5.8%	6,657,798	4,158,004	388,571		
011	5,921,856	4,042,584	6,468,134	239,610	109,895	0	349,505	5.9%	5.4%	6,468,134	4,042,584	349,505		
012	6,174,411	4,142,666	6,628,266	509,125	0	0	509,125	8.2%	7.7%	6,628,266	4,142,666	509,125		
013	6,198,864	4,109,165	6,574,665	463,756	0	0	463,756	7.5%	7.1%	6,574,665	4,109,165	463,756		
014 015	6,186,042 6.365.897	4,083,627 4,061,297	6,533,803 6.498.074	744,144 450.561	261,492 194.352	0	1,005,637 644,913	16.3% 10.1%	15.4% 9.9%	6,533,803 6,498,074	4,083,627 4.061.297	1,005,637 644,913		
016	7.003.471	4,061,297	6,498,074	1.273.975	277.631	0	1.551.606	22.2%	24.0%	6,498,074	4,061,297	1.551.606		
017	7,215,119	4,017,712	7,714,007	2,821,162	171,902	0	2,993,064	41.5%	38.8%	7,714,007	4,017,712	2,993,064		
018	7,352,503	4,019,828	7,718,070	1,776,599	663,546	0	2,440,146	33.2%	31.6%	7,718,070	4,019,828	2,440,146	3	
019	7,762,990	3,862,610	7,416,212	787,951	510,868	0	1,298,819	16.7%	17.5%	7,416,212	3,862,610	1,298,819	:	
020	8,497,079	3,780,321	7,258,216	392,653	357,508	86,717	836,878	9.8%	11.5%	7,258,216	3,780,321	836,878		
021	9,463,846 9,567,464	3,748,768 3,679,420	7,197,634 7,064,486	230,259	8,778,225	608,046	9,616,529 35,204,348	101.6% 368.0%	133.6% 498.3%	7,197,634 7,064,486	3,748,768 3,679,420	9,616,529 35,204,348	4	
023	9,567,464 8,857,833	3,403,158	6,534,063				35,204,348	381.6%	498.3% 517.3%	7,064,486	3,393,526	35,204,348	4	
024	8,113,455	3,114,313	5,979,481				32,042,880	394.9%	535.9%	29,396,481	2,725,366	30,566,813	1	
025	7,341,604	2,815,986	5,406,693				29,981,199	408.4%	554.5%	37,619,230	2,280,949	28,718,489		
026	6,559,979	2,514,770	4,828,359				27,666,790	421.8%	573.0%	33,595,239	2,036,964	27,071,711		
027	5,792,995 5,068,707	2,219,847 1,941,634	4,262,107 3,727,937				25,160,288 22,813,445	434.3% 450.1%	590.3% 612.0%	29,655,315 25,938,615	1,798,076 1,572,724	25,046,554 23,114,233		
029	4,403,816	1,686,269	3,237,636				20,406,237	463.4%	630.3%	22,527,150	1,365,878	23,114,233		
030	3,801,090	1,454,833	2,793,279				18,058,995	475.1%	646.5%	19,435,358	1,178,415	19,388,169		
031	3,260,272	1,247,238	2,394,697				15,804,652	484.8%	660.0%	16,662,060	1,010,263	17,635,923	1	
032	2,778,915	1,062,567	2,040,129				13,809,016	496.9%	676.9%	14,195,014	860,679	15,899,729	1	
033	2,353,528	899,499	1,727,039				11,967,640	508.5%	693.0%	12,016,563	728,594	13,970,666	1	
034 035	1,980,599 1,656,750	756,624 632,642	1,452,718 1,214,673				10,280,869 8,756,155	519.1% 528.5%	707.7% 720.9%	10,107,865 8,451,571	612,865 512,440	12,098,900 10,374,455	1	
036	1,377,868	525,945	1,009,815				7,353,573	533.7%	728.2%	7,026,191	426,016	8,781,556	1	
037	1,139,670	434,884	834,977				6,107,133	535.9%	731.4%	5,809,687	352,256	7,360,579	1	
038	937,396	357,599	686,590				5,008,442	534.3%	729.5%	4,777,226	289,655	6,113,984	1	
039	766,800	292,458	561,519				4,082,035	532.3%	727.0%	3,906,995	236,891	5,052,632	1	
040 041	623,951	237,937 192,608	456,839 369,807				3,292,345 2,621,553	527.7% 519.0%	720.7% 708.9%	3,178,638	192,729 156,013	4,138,710 3,355,239	1	
041	505,141 406.951	192,608	369,807 297.895				2,621,553	519.0%	708.9% 692.3%	2,573,083 2,072,727	156,013	2,693,813	1	
043	326.255	124,380	238,810				1,604,696	491.9%	672.0%	1,661,613	100,748	2,143,602	1	
044	260,228	99,207	190,477				1,242,124	477.3%	652.1%	1,325,320	80,358	1,696,859	1	
045	206,196	78,615	150,940				957,485	464.4%	634.3%	1,050,227	63,678	1,335,673	1	
046	162,518 127,456	61,977 48.626	118,995 93.362				739,450 565,203	455.0% 443.5%	621.4% 605.4%	827,955 649.601	50,201 39,387	1,050,036 818.844	1	
047	99.402	48,626 37,949	93,362 72.863				430,065	443.5%	590.2%	506.972	39,387	635,522	1	
049	77.071	29,452	72,603 56 549				327,473	432.7%	579.1%	393.461	23.857	492.184	1	
050	59,413	22,734	43,649				247,636	416.8%	567.3%	303,708	18,415	378,015	1	
051	45,525	17,450	33,503				183,464	403.0%	547.6%	233,112	14,134	285,276	1	
052 053	34,657 26.211	13,313 10.098	25,562 19.388				133,611 97,417	385.5% 371.7%	522.7% 502.5%	177,857 134.897	10,784 8.179	211,361 154.836	1	
054	19,693	7.613	19,388				70.134	371.7%	479.8%	134,897	8,179 6.167	109,444	1	
055	19,693	7,613 5,704	10,952				70,134 49,468	336.7%	479.8% 451.7%	76,201	4,620	78,926	1	
056	10,887	4,247	8,154				33,655	309.1%	412.7%	56,738	3,440	56,784	1	
057	8,003	3,139	6,027				22,197	277.4%	368.3%	41,932	2,542	40,279		
058	5,836	2,302	4,420				14,665	251.3%	331.8%	30,757	1,865	28,609		
059 060	4,221 3,027	1,676 1,210	3,217 2,324				9,241 5,324	219.0% 175.9%	287.3% 229.1%	22,385 16,168	1,357 980	19,952 13,537		
061	2,153	1,210	1,665				2,613	175.9%	229.1% 156.9%	11,587	703	13,537 8,891		
062	1,519	616	1,184				2,613 851	56.0%	71.9%	8,235	499	5,621		
063	1,059	434	833				-55	-5.2%	-6.6%	5,794	351	3,504		
064	732	302	581				-408	-55.7%	-70.2%	4,040	245	2,204		
065	502 340	209	401 275				-532	-106.0% -152.2%	-132.5% -188.5%	2,792	169	1,360		
066	340 228	143 97	275 186				-518 -427	-152.2% -187.3%	-188.5% -229.6%	1,911 1,294	116 78	833 520		
068	151	65	125				-427	-201.2%	-243.7%	1,294	53	346		
069	99	43	83				-171	-172.2%	-206.1%	577	35	264		
070	65	29	55				-101	-154.9%	-183.3%	383	23	190		
071	42	19	36				-74	-175.1%	-204.6%	251	15	121		
072	27	12	23				-56	-209.2%	-240.7%	162	10	73		
073 074	17 10	8 5	15 9				-30 -24	-180.3% -232.1%	-203.9% -258.1%	103 64	6	52 29		
075	6	3	6				-24 -19	-232.1%	-258.1%	40	2	29 15		
076	4	2	3				-7	-202.7%	-212.6%	24	1	12		
077	2	1	2				-1	-69.4%	-68.3%	13	1	9		
078	1	1	1				1	135.5%	127.6%	8	0	7		
079	1	0	1				1	116.5%	102.2%	4	0	4		
080	0	0	0			**	-1 /ithout Interest	-220.0%	-186.9%	3	0	1		
ast	126,209,960	86,605,596	121,663,113	12.071.940	11,720,553	694,763	24,487,255	19.4%	20.1%	121,663,113	86.605.596	24.487.255		
ture	78,793,036	30,197,933	57,980,031	12,071,340	11,720,333	054,703	343,015,409	435.3%	591.6%	310,772,204	25,999,156	361,080,817	1	
time	205,002,995	116,803,528	179,643,145				367 502 664	179.3%	204.6%	432,435,317	112,604,752	385,568,072	Ī	
							th 4.5% Interest							
ast	196,651,151	144,835,161	189,954,326	16,732,202	12,902,544	714,212	30,348,958	15.4%	16.0%	189,954,326	144,835,161	30,348,958		
	61 376 930	23.533.731	45.184.764				261 244 348	425.6%	578.2%	226.382.605	20,524,108	269 837 422	1	

| Lifetime | 258,028,081 168,368,892 235,139,090 291,

**Asg 17/31/2021

The Original Premium listed in this column does not include any shock lapse

The Original Premium listed in this column does include shock lapse associated with the proposed future rate increases

68.8% / 85% Test	
1 = Accumulated value of initial earned premium (Past, Original RtLvI, Exhibit 7a)	144,835,161
A = 1 x 68.8%	99,646,591
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7a)	189,954,326
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	45,119,166
B = 3 x 85%	38,351,291
4 = Present value of future projected initial earned premium (Future, Original RtLv/, Exhibit 7a)	20,524,108
C = 4 x 68.8%	14,120,586
5 = Present value of future projected premium (Future, State RtLvl, Exhibit 7a)	226,382,605
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	205,858,497
D = 6 x 85%	174,979,723
A+B+C+D	327,098,190
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7a)	30,348,958
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7a, 10% load)	296,821,164
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	327,170,122
Test: 9 is not less than (A + B + C + D)	TRUE

		Without Proposed Rate Increase							With Proposed 1517% Rate Increase				
Calendar Year	Actual	Premium Original RtLvl ¹	VA Rate Level	Pd Clms	By Incur Clm Res	ral Year IBNR	Inc Clms	Incurred Actual	Loss Ratio VA Rate Level	Prem VA Rate Level	ium Original RtLvl ²	Incurred Claims	Incd LR VA Rate Level
1995	-		-	-	-	-	-	0.0%	0.0%	-	- Original KtEvi	-	0.0%
1996				-	-	-	-	0.0%	0.0%			-	0.0%
1997 1998	5,484 258,950	5,484 258,950	5,484 258,950		- 1		-	0.0%	0.0%	5,484 258,950	5,484 258,950	-	0.0%
1999	687,713	687,713	687,713	3,253	0	0	3,253	0.5%	0.5%	687,713	687,713	3,253	0.5%
2000	1,437,037	1,437,037	1,437,037	4,569	0	0	4,569	0.3%	0.3%	1,437,037	1,437,037	4,569	0.3%
2001 2002	2,818,522 4,800,539	2,818,522 4,800,539	2,818,522 4,800,539	1,012 69,265	0	0	1,012 69,265	0.0%	0.0%	2,818,522 4,800,539	2,818,522 4,800,539	1,012 69,265	0.0%
2002	4,800,539 5.460.519	4,800,539 5.427.963	4,800,539 5.427.963	22,751	0	0	22.751	0.4%	0.4%	5,427,963	4,800,539 5.427.963	22.751	0.4%
2004	5,595,356	5,407,847	5,407,847	13,021	0	0	13,021	0.2%	0.2%	5,407,847	5,407,847	13,021	0.2%
2005	5,676,430	5,424,553	5,424,553	48,178	0	0	48,178	0.8%	0.9%	5,424,553	5,424,553	48,178	0.9%
2006 2007	5,779,686 6,039,455	5,384,495 5,374,729	5,384,495 5,374,729	48,395 10,600	0	0	48,395 10,600	0.8%	0.9% 0.2%	5,384,495 5,374,729	5,384,495 5,374,729	48,395 10,600	0.9%
2008	6,143,970	5,422,321	5,422,321	179,492	0	0	179,492	2.9%	3.3%	5,422,321	5,422,321	179,492	3.3%
2009	6,153,805	5,383,790	5,383,790	650,004	0	0	650,004	10.6%	12.1%	5,383,790	5,383,790	650,004	12.1%
2010 2011	6,933,155 7.488.638	5,380,261 5,266,151	8,608,417 8,425,842	96,081 46.729	0	0	96,081 46,729	1.4%	1.1%	8,608,417 8,425,842	5,380,261 5.266.151	96,081 46,729	1.1%
2011	7,466,636	5,266,151	8.636.927	532,208	0	0	532.208	6.8%	6.2%	8,636,927	5,200,151	532.208	6.2%
2013	7,997,156	5,396,548	8,634,476	789,035	730,327	0	1,519,362	19.0%	17.6%	8,634,476	5,396,548	1,519,362	17.6%
2014	7,973,324	5,380,914	8,609,462	380,005	0	0	380,005	4.8%	4.4%	8,609,462	5,380,914	380,005	4.4%
2015 2016	8,331,134 9,137,240	5,374,947 5.357.877	8,599,916 8,572,603	886,925 1.154.386	219,197 0	0	1,106,123 1.154.386	13.3% 12.6%	12.9% 13.5%	8,599,916 8,572,603	5,374,947 5.357.877	1,106,123 1.154,386	12.9% 13.5%
2017	9,635,575	5,209,980	10,003,162	1,857,876	0	0	1,857,876	19.3%	18.6%	10,003,162	5,209,980	1,857,876	18.6%
2018	10,449,039	5,290,368	11,985,858	1,591,907	1,023,358	0	2,615,265	25.0%	21.8%	11,985,858	5,290,368	2,615,265	21.8%
2019	11,265,266	5,253,268	13,687,074	1,136,419	231,282	0	1,367,701	12.1%	10.0%	13,687,074	5,253,268	1,367,701	10.0%
2020 2021	12,175,767 12,993,939	5,253,864 5,243,387	13,688,627 13,661,329	303,950 59,774	0 19,185,801	426,424 2,990,013	730,373 22,235,588	6.0% 171.1%	5.3% 162.8%	13,688,627 13,661,329	5,253,864 5,243,387	730,373 22,235,588	5.3% 162.8%
2022	13,121,519	5,207,300	13,567,308	,	-,,	.,,-10	56,407,825	429.9%	415.8%	13,567,308	5,207,300	56,407,825	415.8%
2023	12,524,161	4,968,373	12,944,798				61,970,748	494.8%	478.7%	15,277,522	4,954,312	61,865,901	404.9%
2024 2025	11,866,007 11,156,194	4,705,647 4,422,073	12,260,280 11.521.446				66,815,260 70,911,140	563.1% 635.6%	545.0% 615.5%	109,754,257 150,904,446	4,117,958 3,581,879	63,024,394 66,029,055	57.4% 43.8%
2026	10,402,830	4,122,023	10,739,684				74,400,274	715.2%	692.8%	140,665,154	3,338,839	70,020,620	49.8%
2027	9,616,571	3,810,055	9,926,871				76,828,643	798.9%	773.9%	130,019,176	3,086,145	72,756,354	56.0%
2028	8,827,004	3,497,077	9,111,424				78,705,162	891.6%	863.8%	119,338,692	2,832,632	75,068,392	62.9%
2029 2030	8,048,880 7,291,477	3,188,973 2,889,356	8,308,679 7,528,044				79,651,562 79,851,768	989.6% 1095.1%	958.7% 1060.7%	108,824,584 98,600,059	2,583,068 2,340,378	76,678,943 77,884,018	70.5% 79.0%
2031	6,563,759	2,601,580	6,778,260				79,180,010	1206.3%	1168.1%	88,779,622	2,107,280	78,884,261	88.9%
2032	5,868,786	2,326,991	6,062,835				78,228,297	1333.0%	1290.3%	79,409,190	1,884,862	79,450,726	100.1%
2033 2034	5,209,208 4,588,634	2,066,483 1,821,361	5,384,097 4,745,447				76,240,053 73,514,835	1463.6% 1602.1%	1416.0% 1549.2%	70,519,290 62,154,448	1,673,851 1,475,303	77,864,106 74,795,006	110.4% 120.3%
2034	4,012,130	1,593,566	4,151,941				70,154,945	1748.6%	1689.7%	54,380,881	1,475,303	70,976,048	130.5%
2036	3,482,744	1,384,284	3,606,668				65,907,247	1892.4%	1827.4%	47,239,061	1,121,270	66,310,648	140.4%
2037	3,001,403	1,193,885	3,110,596				61,014,190	2032.9%	1961.5%	40,741,657	967,047	61,080,543	149.9%
2038 2039	2,567,617 2,180,279	1,022,121 868,568	2,663,075 2,263,001				55,683,831 50,267,605	2168.7% 2305.6%	2091.0% 2221.3%	34,880,159 29,640,107	827,918 703,540	55,568,694 50,116,148	159.3% 169.1%
2040	1,838,073	732,749	1,909,135				44,900,098	2442.8%	2351.9%	25,005,271	593,527	44,746,512	178.9%
2041	1,538,512	613,725	1,599,024				39,592,733	2573.4%	2476.1%	20,943,531	497,117	39,461,259	188.4%
2042 2043	1,278,856 1,055,989	510,402 421,626	1,329,821				34,494,649	2697.3% 2813.0%	2593.9% 2704.1%	17,417,602 14,388,113	413,426 341,517	34,398,710 29,649,642	197.5% 206.1%
2043	866.531	346.077	901.682				29,705,288 25.317.459	2921.7%	2807.8%	11,809,956	280.322	25,295,726	214.2%
2045	706,484	282,213	735,290				21,438,477	3034.5%	2915.7%	9,630,603	228,593	21,424,423	222.5%
2046	572,814	228,844	596,240				18,082,172	3156.7%	3032.7%	7,809,376	185,364	18,056,118	231.2%
2047 2048	462,178 371.211	184,657 148.316	481,112 386.428				15,153,653 12,716,207	3278.7% 3425.6%	3149.7% 3290.7%	6,301,459 5,061,315	149,572 120.136	15,113,421 12.644.333	239.8% 249.8%
2048	296,892	118,625	309,071				10,715,999	3609.4%	3467.2%	4,048,118	96,086	10,601,690	261.9%
2050	236,564	94,515	246,254				9,035,422	3819.4%	3669.2%	3,225,357	76,557	8,879,197	275.3%
2051	187,920	75,064	195,575				7,631,815	4061.2%	3902.2%	2,561,586	60,802	7,430,329	290.1%
2052 2053	148,901 117,700	59,448 46,950	154,889 122.327				6,401,511 5,387,935	4299.2% 4577.7%	4133.0% 4404.5%	2,028,686 1.602.198	48,153 38.030	6,168,127 5.113.769	304.0% 319.2%
2054	92,898	37,008	96,423				4,562,103	4910.9%	4731.3%	1,262,921	29,977	4,239,859	335.7%
2055	73,236	29,124	75,881				3,861,577	5272.8%	5089.0%	993,862	23,590	3,497,358	351.9%
2056 2057	57,690 45,408	22,892 17,971	59,643 46,823				3,263,088 2,738,735	5656.2% 6031.4%	5471.1% 5849.1%	781,181 613,272	18,542 14,557	2,925,623 2,441,825	374.5% 398.2%
2057	45,408 35,717	14,091	46,823 36,712				2,738,735	6498.5%	6322.3%	480,848	11,413	2,441,825	398.2% 427.7%
2059	28,065	11,032	28,743				1,950,139	6948.7%	6784.8%	376,465	8,936	1,719,026	456.6%
2060	22,034	8,627	22,477				1,649,822	7487.6%	7340.0%	294,400	6,988	1,446,413	491.3%
2061 2062	17,263 13,492	6,733 5,243	17,542 13,661				1,395,730 1,186,611	8085.0% 8795.3%	7956.3% 8686.1%	229,766 178,927	5,454 4,247	1,217,395 1,029,624	529.8% 575.4%
2063	10,513	4,072	10,609				999,317	9505.8%	9419.5%	138,953	3,298	863,280	621.3%
2064	8,160	3,151	8,209				818,565	10031.8%	9971.8%	107,516	2,552	705,255	656.0%
2065 2066	6,293 4,815	2,423 1,850	6,313 4,820				666,607 537,193	10592.2% 11155.6%	10560.0% 11145.8%	82,680 63,127	1,962 1.498	573,016 460,969	693.1% 730.2%
2066	4,815 3,654	1,850 1,402	4,820 3,652				537,193 423,985	11155.6% 11603.5%	11145.8%	63,127 47,839	1,498 1,136	460,969 363,558	730.2% 760.0%
2068	2,746	1,053	2,744				321,636	11714.6%	11721.4%	35,940	853	276,143	768.3%
2069	2,044	785	2,044				232,724	11386.9%	11385.1%	26,773	635	200,586	749.2%
2070 2071	1,507 1,099	579 423	1,509 1,103				162,755 112,639	10799.6% 10246.2%	10783.2% 10211.2%	19,769 14,448	469 343	141,131 98,343	713.9% 680.7%
2071	793	306	797				75,367	9508.1%	9451.6%	10,444	248	66,430	636.1%
2073	565	219	570				47,894	8472.2%	8397.4%	7,470	177	42,837	573.4%
2074	399	155	403				29,545	7410.2%	7322.9%	5,284	125	26,935	509.7%
2075 2076	278 193	108 75	283 196				18,052 11,706	6483.4% 6067.1%	6386.9% 5963.8%	3,702 2,571	88 61	16,832 11,098	454.7% 431.6%
2077	133	52	135				7,488	5651.6%	5542.2%	1,770	42	7,235	408.8%
2078	90	35	92				4,598	5106.2%	4998.9%	1,205	29	4,562	378.7%
2079	61	24	62				3,207	5274.2%	5156.9%	814	19	3,193	392.1%
2080	41	16	42				2,377 Without Interest	5842.9%	5702.9%	546	13	2,344	429.4%
	163,092,519	111,639,586	170,947,637	9,885,834	21,389,967	3,416,436	34,692,236	21.3%	20.3%	170,947,637	111,639,586	34,692,236	20.3%
Past		55,722,378	145,181,312				1,563,711,345	1113.5%	1077.1%	1,532,311,275	47,360,826	1,538,202,408	100.4%
Future	140,437,011	33,722,376											
	140,437,011 303,529,530	167,361,964	316,128,948				1,598,403,581	526.6%	505.6%	1,703,258,912	159,000,413	1,572,894,644	92.3%
Future	140,437,011 303,529,530 248,963,806	167,361,964	316,128,948	13.078.775	22.418.241		1,598,403,581 Vith 4.5% Interest 39.009.092	526.6% 15.7%	15.2%	1,703,258,912	159,000,413	1,572,894,644 39.009.092	15.2%
Future Lifetime	303,529,530	167,361,964	316,128,948	13,078,775	22,418,241	3,512,076	Vith 4.5% Interest						

77.6% / 85% Test	
1 = Accumulated value of initial earned premium (Past, Original RtLvI, Exhibit 7b)	183,866,646
A = 1 x 77.6%	142,680,517
2 = Accumulated value of earned premium (Past, State RtLvl, Exhibit 7b)	257,429,907
3 = Accumulated value of prior premium rate schedule rate increases = 2 - 1	73,563,261
B = 3 x 85%	62,528,772
4 = Present value of future projected initial earned premium (Future, Original RtLvl, Exhibit 7b)	35,427,213
C = 4 x 77.6%	27,491,517
	1,053,030,107
6 = Present value of future projected premium in excess of the projected initial earned premiums = 5 - 4	1,017,602,895
D = 6 x 85%	864,962,460
A+B+C+D	1,097,663,267
7 = Accumulated value of incurred claims without the inclusion of active life reserves (Past, Exhibit 7b)	39,009,092
8 = Present value of future projected incurred claims without the inclusion of active life reserves with MAE (Future, Exhibit 7b, 10% load)	1,058,790,279
9 = Lifetime Incurred Claims with Rate Increase = 7 + 8	1,097,799,371
Test: 9 is not less than (A + B + C + D)	TRUE

Long Term Care Insurance Rate Request Summary Part 1 – To Be Completed By Company

Company Name and NAIC Number:	: Continental General Insurance Company, NAIC NO: 71404						
SERFF Tracking Number:	GLTC-133439084						
Revised Rates							
Average Annual Premium Per	Member:	5,066					
Average Requested Percentag	ge Rate Change Per Member:	75%					
Range of Requested Rate Cha	nges:	75%-75%					
Number of Virginia Policyhold	lers Affected:	485					

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
80650 1/97	LTC2 TQ	2/7/1998 - 12/4/2002	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.
80880 1/98	LTC2 NTQ	4/12/1999 - 1/28/2003	2009: 60% rate increase for all policies 2016: 10% rate increase for policies without inflation and 45.5% for policies with inflation	If the fully justified rate increase is approved, no further rate increases are expected unless the MAE is realized.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. (Rev. 06/19)

Key Information Used to Develop the Rates Including the Main Drivers

Throughout the years, experience for this product form has continued to develop unfavorably and has not aligned with the original assumptions. One effect of the worsening experience is a need to request a rate increase on this product. The main component driving this need is a significantly higher than anticipated claims volumes.

This requested rate increase is designed to help offset some of the expected increased costs due to higher anticipated claims, and to increase the Company's capability to pay current and anticipated future claims. Please note this rate increase request is not based on a policyholder's claims history or any other personal factor.

Continental General Insurance Company has filed the rate increase request with the Virginia Bureau of Insurance and has included the necessary information requested by the State to support the increase.



NAIC COMPANY CODE 65110 FEDERAL TAX ID # 57-0380426 NAIC GROUP CODE 757

RACHEL E. COYLE, HIA
ASSISTANT VICE PRESIDENT
COMPLIANCE

Ms. Althelia P. Battle
Senior Insurance Market Examiner
Policy and Other Form Filings
Commonwealth of Virginia
Bureau of Insurance
State Corporation Commission
Post Office Box 1157
Richmond, Virginia 23218

Commonwealth of Virginia
State Corporation Commission
State Sure of Insuration

DATE

STATE

RE: Form 80650 1/97 VA Long Term Care Contract intended to comply with Health Insurance Portability and Availability Act of 1996 as constituted on its date of issue

/Form 1069 1/97 VA Outline of Coverage

√Form 80660 1/97 Home Health Care Benefits Rider

Form 80680 1/97 Compounded Inflation Protection Benefit Rider

Form 80710 1/97 Paid Up Insurance Benefit on Death of Spouse Rider

/Form 90170 1/97 Guaranteed Future Benefits Increase Option Rider

√Form 90175 1/97 Return of Premium Benefit Rider

Form 93000 1/97 Nonforfeiture Rider (Shortened Benefit Period)

Form 1139 VA Application for Long Term Care

Form 4104 1/97 Brochure for Long Term Care

Submission No. 007 0000007502

Your Letter of July 29, 1997

Dear Ms. Battle:

Please find enclosed our Application 1139 VA which has been revised to put Virginia's fraud statement on Page 7.

We are enclosing copies of our Form 8040-72-99 4/94 and Form 40-12F (2) VA which were approved by your state on June 19, 1995.

To respond to your question on our Form 80680 1/97 Compounded Inflation Rider, the rider is priced the same as policy form 80650 1/97. Term coverage for all rider aspects expire if premiums are discontinued to the premium are discontinued to the premium are discontinued to the premium are discontinued to the property and the property are the property and the property are the property and the pr

ALFRED W. GROSS COMMISSIONER OF INSURANCE

COMMONWEALTH OF VIRGINIA

EP 02

P.O. BOX 1157 RICHMOND, VIRGINIA 23218 TELEPHONE: (804) 371-9741 TDD/VOICE: (804) 371-9206 http://www.state.va.us/scc

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

August 27, 1997

RACHEL E. COYLE, HIA
ASSISTANT VICE PRESIDENT
COMPLIANCE
KANAWHA INSURANCE COMPANY
P O BOX 610
LANCASTER, SC 29721

Ewbjo.

RE: YOUR RESUBMISSION DATED AUGUST 1, 1997

Submission No: 007 0000007502 Form No: 80650 1/97 VA ET AL.

Dear Ms. Coyle:

Thank you for your resubmission of the above captioned forms received August 6, 1997. The forms are "Approved" for use in the Commonwealth of Virginia.

We do not have written state guidelines that are specific to association sales. Long term care policies issued to association groups are subject to the requirements of Chapter 52 of Title 38.2 of the Insurance Code of Virginia and 14 VAC 5-200 et seq.

Please refer to the Submission Number noted above when corresponding with us, and verify that your company's NAIC number is displayed prominently on all correspondence. Thank you for your courtesy and consideration in this matter.

Sincerely,

Althelia P. Battle

Senior Insurance Market Examiner

Forms and Rate Section

Life and Health Division

Telephone No. (804) 371-9495

47154

Mrs. Althelia Battle August 1, 1997 Page 2

additional premiums for this rider.

If the Insured decides to purchase both mandatory offers of Inflation and Nonforfeiture Riders, then in the event of lapse, the inflated benefits, up to the point of lapse, will continue under nonforfeiture provisions.

In the actuarial memorandum for this filing we referenced sales through association endorsements (see page 10 or Actuarial Memorandum attached).

When selling our Long Term Care Policy, form 80650 1/97 N through endorsing associations, Kanawha plans to offer the 5% - 10% premium reduction to association members, their parents, spouses, spouse's parents, and association employees. Is this practice allowed in your state or do you prohibit sales to individuals other than the association member?

Please provide us with your written state guidelines on association sales. Thanks for your help.

Should additional information be needed for the completion of this filing, please let us know.

Yours truly,

Dachel E. Coyle
Rachel E. Coyle

Enclosures

Telephone:

800-635-4252 Ext. 5307

Facsimile Telephone Number 803-283-5313

KANAWHA

INSURANCE COMPANY

210 SOUTH WHITE STREET, POST OFFICE BOX 610 LANCASTER, SOUTH CAROLINA 29721-0610

Telephone: 800-635-4252

Kanawha Insurance Company, a stock insurance company, herein called Kanawha, subject to the terms of this Policy, will pay the benefits provided in this Policy to You upon receipt of due Proofs of Loss while this Policy is in force. Kanawha will also provide the other rights and benefits set forth in this Policy.

Signed for Kanawha Insurance Company at its Home Office in Lancaster, South Carolina, as of the Date of Policy stated on the Policy Schedule.

Insured:

Thomas W Thomas Secretary

30 DAY RIGHT TO EXAMINE POLICY — If You decide You do not want this Policy for any reason, You can return it to Kanawha, its agent or broker within 30 days after You receive it. When it is returned, it will be considered void as though it was never issued and any Premium paid will be refunded.

GUARANTEED RENEWABLE — This Policy is Guaranteed Renewable for life as long as You pay the Premiums when they are due. Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease in Premium will begin the next Premium due date after the 45-day notice is given.

NOTICE TO BUYER — This Policy may not cover all of the costs You incur associated with Qualified Long Term Care Services during the term of coverage. This Policy is not a Medicare Supplement Policy and therefore does not cover services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity benefits of this Policy are payable regardless of what Medicare pays or does not pay. You are advised to review all Policy limitations.

CAUTION — This Policy may not apply when You have a claim! Please read! The issuance of this long-term care insurance policy is based upon Your responses to the questions on Your Application. A copy of Your Application is a part of this Policy. If Your answers are incorrect or untrue, Kanawha has the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Kanawha Insurance Company at Post Office Box 610, Lancaster, South Carolina 29721-0610 or 1-800-635-4252.

•This is a Long Term Care Insurance Policy. This Policy is intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

Premiums May be Changed

·Non-participating

Smaley Mhuser President

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA



Index

Page	Page
Benefits 8	Legal Actions
Adult Day Care Benefit	Notice of Lapse of Policy 13
Alternative Plan of Care Benefit 9	Other Long Term Care Insurance
Assisted Living Care Facility Benefit 9	Physical Examination
Bed Reservation Guarantee	Premiums, Change of Premiums
Benefit Rebuilder	Exclusions on Eligibility for Benefits 11
Hospice Benefit 9	Limitations or Conditions on Eligibility for Benefits . 11
Nursing Home Care Benefit 8	Making a Claim Under Your Policy
Premium Waiver Benefit	Claim Forms
Date of Policy	Notice of Claim
Definitions	
Description	Payment of Claims
General Provisions	Proofs of Loss
Alternate Premium Payor	Time of Payment of Claim
Cancellation	Who is Entitled to Benefits
Consideration and Date of Policy	Policy Number 3
Conformity With State Statutes	Policy Schedule
Continuation of Benefits Upon Lapse or Your	Premium Schedule 3
Cancellation of This Policy	Termination of Coverage
Entire Contract; Changes	Grace Period 14
Free Choice of a Physician	Reinstatement 14
Incontestability	Reinstatement Due to Severe Cognitive Impairment 14
Health Insurance Portability and Accountability	Termination for Nonpayment of Premium 14
Act of 1996	Thirty Day Right to Examine Policy

IMPORTANT NOTICE

Please read the copy of the Application attached to this Policy. Carefully check the Application and write to Kanawha Insurance Company, Post Office Box 610, Lancaster, South Carolina 29721-0610 within 30 days, if any information shown on it is not correct and complete, or if any past medical history has been left out of the Application. This Application is a part of the Policy and the Policy was issued on the basis that the answers to all questions and the information shown on the Application are correct and complete.

In the event You need to contact someone about this Policy for any reason, You may contact Kanawha Insurance Company at the above address or by calling 1-800-635-4252 or 1-803-283-5300.

SPECIAL NOTICE

This long term care Policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy was issued or issued for delivery. If You have any questions regarding the tax qualification of this product, You should direct such questions to the appropriate federal agency, or You should contact Your tax advisor.

POLICY SCHEDULE

PLAN OF INSURANCE AND AGREEMENT(S) INCLUDED

DESCRIPTION · .	UNITS OF COVERAGE	PERIOO PREMIUM PAYABLE	INTERVAL PREMIUM AMOUNT(S)
LONG TERM CARE HOME HEALTH CARE GUARANTEED FUTURE INCREASE PAID UP INSURANCE ON DEATH OF SPOUSE	8.0 8.0	10 YEARS	170.64 113.76 18.44 84.30

TOTAL FOR INTERVAL SELECTED

387.14

POLICY NUMBER:	1230987600	PREMIUM SCHEDULE INTERVAL SELECTED- X
DATE OF POLICY:	•	DIRECT BILLING METHOD: :ANNUAL 387.14 X
INSURED:	JAMES K POLKTON	:SEMI-ANNUAL*
AGĒ:	65	*Y#STRAUD:
PRIMARY BENEFICIARY: (SEE APPLICATION FOR OTHER BENEFICIARIES:	THE INSURED	:MONTHLY* SPECIAL BILLING METHOD: :MONTHLY* PAYROLL SLECTRONIC TRANSFER:
AMOUNT OF INSURANCE:	SEE BELOW	MONTHLY* THLY, PAID WEEKLY* Payment of the special premiums shown the above schedule may be made only with approved the Kanawha insurance Company.
	DATIV MAYTMI	IM FI IMINATION

BENEFITS	DAILY	MAXIMUM	EL (MINATION
	BENEFIT	DAYS	PERIOD
NURSING HOME HOSPICE ADULT DAY CARE ASSISTED LIVING CARE HOME HEALTH CARE HOMEMAKER BENEFIT RESPITE CARE	\$80 \$80 \$80 \$80 \$80 \$20 \$80	1460 1460 1460 1460 730 104 per calendar year 14 per calendar year	O DAYS

THIS POLICY MAY HAVE BEEN ENDORSED AND SOME OF THE PROVISIONS CHANGED. YOUR ATTENTION IS CALLED TO ENDORSEMENTS THAT MAY HAVE BEEN ATTACHED TO THIS POLICY.

DEFINITIONS

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined elsewhere in this Policy.

- Bathing means that You are able to wash Yourself in a bathtub or in a shower or by taking a sponge bath without the stand-by or actual assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- Continence means that You are able to maintain a reasonable level of personal hygiene associated with bowel and bladder function without the standby or actual assistance of another person. You are Continent if You cannot control bowel or bladder function but are able to maintain a reasonable level of personal hygiene using ostomy supplies or other devices such as diapers, protective undergarments or catheters.
- Dressing means that You are able to put on or take off clothing and medically necessary trusses, braces and artificial limbs without the standby or actual assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- Eating means that You are able to consume food that has already been prepared and made available without the standby or actual assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- Toileting means that You are able to get to and from the toilet, and on or off of the toilet and to maintain a reasonable

level of associated personal hygiene, without the standby or actual assistance of another person. You are able to toilet Yourself if You have an ostomy and You are able to empty the equipment Yourself. You are able to toilet Yourself if You use a commode, urinal or bedpan and You are able to empty and clean it Yourself.

• Transferring means that You are able to move from a bed to a wheelchair, other type of conveyance or furniture and to return to bed without standby or actual assistance from another person. You are able to transfer if You do so by use of equipment such as canes, quad canes, crutches, grab bars, other support devices, mechanical or motorized devices.

Adult Day Care Center is a facility which:

- is licensed or certified by the state as an Adult Day Care Facility; or
- if licensing as an Adult Day Care Center is not available in the state in which the facility is located, the facility must:
 - provide or be able to arrange for nursing care under the supervision of an R.N.;
 - provide planned therapeutic, social and educational activities;
 - maintain written records of services provided to each patient;
 - · have a full-time administrator; and
 - provide or arrange to provide:
 - necessary assistance in Bathing, Continence, Dressing, Eating, Toileting and Transferring;
 - physical and restorative therapy;
 - nutritional services and counseling; and

 constant supervision if a Physician has determined that a Severe Cognitive Impairment results in a need for such supervision.

Adult Day Care Center will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Age means the Age of the Insured on the last birthday of the Insured on the Date of Policy.

Alternate Premium Payor means the person or persons named in the Application or in a later written notice to Kanawha who is (are) to receive a copy of any late Premium notice and the lapse notice.

Assisted Living Care Facility is a facility engaged primarily in providing ongoing care and related services to a minimum of five residents in one location and meets all of the following standards:

- provides care and services sufficient to support the needs of a Chronically Ill person and has a trained and ready-to-respond employee on duty at all times to provide such care;
- provides at least one meal per day and accommodates special dietary needs;
- is licensed by the appropriate licensing agency, if licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or nurse to provide medical care in case of emergency; and
- has appropriate methods and procedures in place for handling and administering drugs.

Assisted Living Care Facility includes but is not limited to adult congregate living facilities and Alzheimer's homes, if those facilities meet all of the standards set out immediately above.

Assisted Living Care Facility will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Calendar Month means the period beginning on the Date of Policy and ending on the last day of the month in which the Date of Policy occurs. Thereafter, Calendar Month is each succeeding month.

Calendar Year means the period beginning on the Date of Policy and ending on December 31 of the same year. Thereafter, Calendar Year is the period beginning on January 1 and ending December 31 of the same year.

Chronically Ill means You have been certified within the last 12 months, by a Licensed Health Care Practitioner, as:

- being unable to perform (without substantial assistance from another individual) at least two Activities of Daily Living for a period of at least 90 days due to a Loss of Functional Capacity, or
- requiring substantial supervision to protect You from threats to health and safety due to Severe Cognitive Impairment.

We may allow the term Chronically Ill to include a level of disability, as determined under regulations prescribed by the Secretary of The Treasury in consultation with the Secretary of Health and Human Services, and which are similar to the level of disability as described above.

Continuous Adult Day Care Services means that You receive, or would receive but for any applicable Elimination Period or Maximum Days, Covered Service for Adult Day Care on at least four days during each consecutive Calendar Month.

Covered Service means Qualified Long Term Care Services for which this Policy or a Rider attached to this Policy provides a Benefit or would provide a Benefit but for any applicable Elimination Period or Maximum Days limitation.

Daily Benefit Amount means the amount You selected and which is shown on the Policy Schedule as the amount of money payable for a particular Covered Service.

Elimination Period is the number of days You receive Covered Service for any combination of the following before Benefits are payable:

- · Nursing Home Confinement
- Hospice Confinement
- Assisted Living Care Facility Confinement
- Adult Day Care Services.

The days during which You receive Covered Service for any of the above need not be consecutive. After the Elimination Period is satisfied, it will never be necessary to meet another Elimination Period while Your Policy is in force.

The Elimination Period is shown on the Policy Schedule.

Hospice is a place which provides a formal program of care which is:

• for terminally ill patients whose life

- expectancy is less than six months;
- · provided on an inpatient basis; and
- · directed by a Physician.

It must be licensed, certified or registered in accordance with state law.

Injury means a bodily Injury for which You receive Covered Services after the Date of Policy and while You are covered under this Policy.

Institutionalization means inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice during which Covered Service is received or would be received but for any applicable Elimination Period or Maximum Days limitation. Institutionalization does not include Adult Day Care, Respite Care, or other care or services for which this Policy or Riders attached to this Policy provides a benefit.

Institutionalization Without Interruption means continuous inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice from which You are not released for more than 21 consecutive days except for inpatient hospital confinement and during which You receive Covered Service or would receive Covered Service but for any applicable Elimination Period or Maximum Days.

Insured means the person named Insured on the Policy Schedule.

Licensed Health Care Practitioner means any Physician, professional registered nurse, licensed social worker, or other individual who meets the requirements prescribed by the United States Secretary of Health and Human Services from time to time.

Licensed Social Worker means a person who is licensed by the state as a Social Worker and is performing services within the scope of his or her license.

Loss of Functional Capacity means the inability to engage, without substantial assistance, in two or more Activities of Daily Living.

Maximum Days means the number of days for which a benefit is payable as shown on the Policy Schedule or stated in this Policy.

Medicare means the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as then constituted or later amended.

Mental or Nervous Illness means neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause. Mental Illness does not include Alzheimer's disease, Parkinson's disease or senile dementia.

Nursing Home is a place which:

- is licensed by the state as a skilled nursing facility, a convalescent nursing facility, a convalescent hospital, a convalescent unit of a hospital, an intermediate care facility, or custodial care facility;
- provides skilled, intermediate, or custodial nursing care under the supervision of a Physician or professional Registered Nurse;
- provides 24-hour nursing service by or under the supervision of a licensed nurse; and
- maintains a daily medical record of each patient which is available for review by Kanawha.

A Nursing Home does not mean a hospital or clinic, boarding home, home for the aged or mentally ill, rest home, community living center, a place that provides domiciliary, residential, or retirement care, a place which operates primarily for the treatment of alcoholics or drug addicts, or a Hospice.

Physician means a person other than You or a Relative who:

- is a Physician, professional Registered Nurse or Social Worker licensed by the state to practice a healing art; and
- performs services for You which are allowed by such license

Pre-existing Condition is a condition which would cause a person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by or received from a Physician within six months before the Date of Policy. A Pre-existing Condition will be covered as of the Date of Policy.

Professional Registered Nurse (RN) means a person who is performing services within the scope of his or her license, who has graduated from a formal program of education (diploma nursing school, associate degree, or baccalaureate program) and is licensed as such by the appropriate state authority. This definition includes a Licensed Practical Nurse (LPN) or a Licensed Vocational Nurse (LVN) who has graduated from an appropriate school of nursing and who has passed a state examination for licensure.

Qualified Long Term Care Services means necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services which are required because You are Chronically Ill, and provided pursuant to a plan of care prescribed by a Licensed Health Care Practitioner and requiring Covered Service.

Relative means a member of Your family who is not a Licensed Health Care Practitioner including: You, Your spouse, Your son or daughter or a descendant of either; Your stepson or stepdaughter; Your brother, sister, stepbrother or stepsister; Your father or mother, or an ancestor of either; Your stepfather or stepmother; the son or daughter of Your brother or sister; the brother or sister of Your father or mother; Your son-in-law, father-in-law, daughter-in-law, brother-in-law mother-in-law. sister-in-law. The term Relative does not Licensed Health Care include a Practitioner.

Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in:

- · short or long-term memory;
- orientation to people, places or time;
 and
- · deductive or abstract reasoning.

In addition, it is intended that such deterioration or loss place the individual in jeopardy of harming self or others and therefore requires constant supervision by another individual.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, other covered Sickness or covered Injury.

Sickness means an illness or disease for which You receive Covered Service after the Date of Policy and while You are covered under this Policy. Sickness includes Alzheimer's disease, Parkinson's disease and senile dementia.

Substance Abuse means a condition brought about when You use alcohol or other drug(s) in such a manner that Your health is impaired or ability to control actions is lost. Substance Abuse does not include a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician.

We, Our, Us when used in this Policy refer to Kanawha Insurance Company.

You and Your when used in this Policy, refer to the Insured named on the Policy Schedule.

BENEFITS

After You have been Chronically Ill and receiving Covered Service for the Elimination Period shown on the Policy Schedule, the Daily Benefit Amount shown on the Policy Schedule will be paid for the Covered Services listed below. Only one Daily Benefit Amount will be paid for each day these Covered Services are provided. Payment for each Covered

Service will not exceed the Maximum Days for it shown on the Policy Schedule.

 Nursing Home Care Benefit — For each day You are confined to a Nursing Home, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule.

- For each day You are confined to an Assisted Living Care Facility, not to exceed the Maximum Days for Nursing Home Care Benefit shown on the Policy Schedule. Your stay in an Assisted Living Care Facility will count toward the Maximum Days You selected for Nursing Home Care. The total number of days You are confined to a Nursing Home plus the total number of days You are confined to an Assisted Living Care Facility will count toward the Policy's Maximum Days for Nursing Home Care.
- Hospice Benefit For each day You are confined to a Hospice, not to exceed the Maximum Days for Hospice Benefit shown on the Policy Schedule.
- Adult Day Care Benefit For each day You receive Adult Day Care in an Adult Day Care Center, not to exceed the Maximum Days for Adult Day Care Benefit shown on the Policy Schedule.
- Bed Reservation Guarantee For each day You are confined to a Hospital while receiving Nursing Home Care, Assisted Living Care, or Hospice Care and You are charged to reserve Your Nursing Home, Hospice or Assisted Living Care Facility Bed, We will provide a Nursing Home, Assisted Living, or Hospice Care Benefit as follows:
 - if You have not satisfied the Elimination Period, We will credit the days hospitalized toward Your Elimination Period;
 - after You have satisfied the Elimination Period, We will pay the

- Nursing Home Care Benefit if You were confined to a Nursing Home or Assisted Living Facility immediately prior to hospitalization; or
- after You have satisfied the Elimination Period, We will pay the Hospice Benefit if You were confined to a Hospice immediately prior to Hospitalization.

Payment for Bed Reservation plus credit toward the Elimination Period will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.

OTHER BENEFITS

· Alternative Plan of Care

You, Your Physician or Kanawha may propose an Alternative Plan of Care.

Upon agreement, the care must be for necessary diagnostic, preventive, therapeutic, curing, treating, mitigating and rehabilitative services, or for maintenance or personal care services.

Acceptance is completely optional to You, Your Physician and/or Kanawha.

No Benefits will be paid for an Alternative Plan of Care unless it is agreed upon by You, Your Physician and Kanawha jointly in advance of its initiation.

The care must be a plan that You, Your Physician and Kanawha all agree upon in advance.

Upon agreement, the care:

• may not be for a Covered Service of this Policy, its Riders or Endorsements;

 may be at a location or through a provider of service not described in this Policy;

 may provide a different level of care than those levels of care described in this Policy.

Kanawha will not require You to surrender this Policy in connection with payment of an Alternative Plan of Care Benefit.

Benefit Rebuilder

After We have paid You benefits and You have used some or all of Your Maximum Days, You can rebuild Your Maximum Days.

If You have not been confined to a Nursing Home, Assisted Living Care Facility, or confined to a Hospice, received Adult Day Care Services or received any other Covered Services for which this Policy, its Riders, or Endorsements provides a benefit, for 180 consecutive days, Kanawha will restore full benefits. The 180 days required to restore full benefits will be extended by any period during which You are inpatient hospitalized. You do not need to meet another Elimination Period after rebuilding Your Maximum Days.

• Premium Waiver Benefit

Premium payments are not due or required beginning with the 91st consecutive day on which You incur Covered Service for Institutionalization Without Interruption and/or Continuous Adult Day Care services.

Premiums will be waived in accordance with the mode of Premium payment in effect when the 91-consecutive day period began.

When Institutionalization Without Interruption and/or continuous Adult Day Care services end, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

When You no longer receive a Daily Benefit Amount during Institutionalization Without Interruption and/or Continuous Adult Day Care services, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

After Kanawha waives Premiums for one year, We will not require You to furnish Proofs of Loss for this Benefit more frequently than once per Calendar Year.

When You do not furnish Proofs of Loss for this Benefit in accordance with a written request from Kanawha, Premium Waiver will end and You must pay Premiums to keep this Policy in force. The first Premium You must pay will be the one next following the date on which Kanawha mailed You a request for Proofs of Loss for this Benefit. Kanawha will notify You of the amount and due date of any Premium You must pay.

EXCLUSIONS ON ELIGIBILITY FOR BENEFITS

No benefits are provided for:

- services for care or treatment of Mental or Nervous Illness without demonstrable organic cause. (Mental Illness does not include Alzheimer's disease, Parkinson's disease and senile dementia.);
- services for care or treatment of Substance Abuse (this will not exclude services for care or treatment of a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician);
- conditions arising out of war or act of war (whether declared or undeclared);
- services for care or treatment arising out of active participation in a felony, riot or insurrection;
- services for care or treatment arising out of service in the armed forces or units auxiliary thereto;
- services for care or treatment arising out of suicide or attempted suicide

- (while sane or insane) or intentionally self-inflicted Injury;
- services for care or treatment provided in a government facility (unless otherwise required by law);
- services for care or treatment covered by any state or federal Workers' Compensation, employer's liability or occupational disease law;
- services for care or treatment provided by a Relative;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- services or items covered by Title XVIII
 of the Social Security Act or Medicare
 deductibles and coinsurance amounts.
 The indemnity benefits of this Policy
 are payable regardless of what Medicare
 pays or does not pay; and
- services for which no charge is made or for which no charge is normally made in the absence of insurance.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Benefits are limited for:

- the Elimination Period selected and shown on the Policy Schedule; and
- services for care or treatment incurred outside the United States and its territories or Canada are limited to 90 days for all such services. Kanawha will pay benefits for Qualified Long Term Care Services You incurred while

outside the United States and Canada, provided such Qualified Long Term Care Services continue within 7 days (excluding any period of Hospitalization) upon and after Your return to the United States. Any payment will be made after You return to the United States.

GENERAL PROVISIONS

Alternate Premium Payor — You may designate an Alternate Premium Payor. If You have given Us notice of an Alternate Premium Payor, We will send the Alternate Premium Payor a copy of any late Premium notice and a copy of any lapse notice. You may change the Alternate Premium Payor by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Alternate Premium Payor for any services that may have been provided to the Insured.

Cancellation — Upon Your cancellation of this Policy, coverage will continue during the Grace Period of the Premium due immediately preceding the date of cancellation. Upon Your cancellation of this Policy, there is no Grace Period for any Premium falling due on or after the cancellation date.

Consideration and Date of Policy — This Policy is issued in Consideration of the statements in the Application and payment of the first Premium. The Date of Policy is shown on the Policy Schedule. All periods of insurance begin and end at 12:01 a.m. at the place where the Insured resides.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You lived in when this Policy was issued is considered amended to conform to that statute.

Health Insurance Portability and Accountability Act of 1996 — This Policy is intended to comply with the Health Insurance Portability and Accountability

Act of 1996 as constituted on its date of enactment.

The Health Insurance Portability and Accountability Act of 1996 limits tax deductibility of Long Term Care Policy Premiums from income and limits the extent to which benefit payments under Long Term Care policies are excludible from income.

It is Your responsibility to consult with Your personal tax advisor regarding these limitations.

Entire Contract; Changes — This Policy, its Riders and Endorsements, together with the Application You submitted, is a legal contract between Kanawha and You. The Application is attached to and made a part of this Policy.

No change in this Policy will be effective until it is approved in writing by one of Kanawha's executive officers. This approval must be noted on or attached to this Policy. No agent or representative of Kanawha, other than an executive officer, may change this Policy or waive any of its provisions. No verbal statement by an executive officer of Kanawha or other employee is binding upon Kanawha.

No sales agent or broker of Kanawha is an executive officer of Kanawha. Kanawha's executive officers include its President, Vice Presidents, and Secretary.

Continuation of Benefits Upon Lapse or Your Cancellation of This Policy — Termination of Long Term Care Insurance is without prejudice to any benefits payable for Institutionalization if such Institutionalization began while the

Long Term Care Insurance was in force and Institutionalization Without Interruption continues after termination. Such extension of benefits beyond the period the Long Term Care Insurance was in force is limited to the duration of the benefit period, if any, or to payment of the maximum benefits and will be subject to any Policy Elimination Period and all other applicable provisions of this Policy.

Free Choice of a Physician — You have freedom to choose Your Physician.

Incontestability — Prior to six months after the Date of Policy, material misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim.

After six months from the Date of Policy, but less than two years from the Date of Policy, misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim if:

- the misstatements are material to Kanawha's acceptance of coverage; and
- the misstatements pertain to the condition for which benefits are sought.

After two years from the Date of Policy, no misstatements, except fraudulent misstatements made by You in the Application, can be used to void this Policy and to deny an otherwise valid claim.

If this Policy is voided due to misstatements in the Application, Kanawha will refund Premiums paid and will not attempt to recover benefit payments issued prior to voidance of this Policy.

Legal Actions — No action can be brought against Kanawha in any court until 60 days

after Kanawna receives Your claim on which the action is based.

No action can be brought at all unless it is commenced within three years after the date Proofs of Loss are required.

Notice of Lapse of Policy — Should the Premium not be paid within the Grace Period, Kanawha will lapse this Policy. Kanawha will send Notice of Lapse of this Policy to You and the Alternate Premium Payor, if applicable.

Other Long Term Care Insurance — The Application for this Policy lists all other Long Term Care Policies in force or applied for on the date of Application for this Policy. Any Long Term Care Policy fully admitted on the Application may stay in force after this Policy is issued unless You agreed in the Application to terminate or replace it.

Physical Examination — At Our expense, We have the right to have You examined as often as reasonably necessary while a claim is pending.

Premiums, Change of Premiums — Premiums are payable for the period shown on the Policy Schedule. Kanawha will bill You for Premiums due in accordance with its usual practices for the mode of Premium payment in effect on the due date.

Payments are not due or required under the Policy if waived in accordance with the Premium Waiver Benefit.

Premiums paid to Kanawha but not due or required will be returned to You.

Kanawha will send the Alternate Premium Payor, if applicable, a copy of any late Premium notice and the lapse notice.

Kanawha can change Your Premium if the Premiums for all the Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease will begin the next Premium due date after the notice is given.

TERMINATION OF COVERAGE

Grace Period — This Policy has a 31-day Grace Period, which means that if any Premium, except the first one, is not paid when it is due, it may be paid during the next 31 days. During the Grace Period, this Policy will stay in force.

If no Alternate Premium Payor is named and Your Premium is not paid at the end of the 31-day Grace Period, this Policy will lapse and You will no longer be entitled to benefits.

If You have named an Alternate Premium Payor and a Premium is not paid within 31 days of the due date, Kanawha will notify the Alternate Premium Payor of the unpaid Premium. Notice of the unpaid Premium will be mailed to the Alternate Premium Payor's address as shown in Kanawha's records. If the Premium remains unpaid 35 days after notice is mailed to the Alternate Premium Payor, this Policy will lapse at the beginning of the 36th day after mailing of the notice to the Alternate Premium Payor.

Reinstatement — If the renewal Premium is not paid before the end of the Grace Period, this Policy will lapse. Later acceptance of the Premium by Kanawha (or by one of its agents or brokers) without requiring an Application for Reinstatement will reinstate this Policy.

If Kanawha, its agent or broker requires an Application for Reinstatement, You will be given a conditional receipt for the Premium paid. If the Application is approved, this Policy will be reinstated on the date of such approval. Lacking such approval, this Policy will be reinstated on the 45th day after the date of the receipt unless Kanawha has previously written You of its disapproval.

The reinstated Policy will cover loss from Institutionalization which begins after the date of Reinstatement. The reinstated Policy will cover other losses, for which the Policy provides benefits, occurring after the date of Reinstatement. In all other respects, Your rights and Our rights will remain the same, subject to any provisions imposed by us.

Any Premium We accept for a Reinstatement will be applied to a period for which Premiums have not been paid. No Premium will be applied to any period more than 60 days before the Reinstatement date.

Reinstatement Due to Severe Cognitive Impairment — If this Policy lapses and We receive proof of Severe Cognitive Impairment within five months after lapse, this Policy will be reinstated without evidence of insurability, upon collection of past due Premium, where appropriate.

Termination for Nonpayment of Premium — Subject to the Continuation of Coverage Provision, Your coverage will end if the required Premium is not paid when due or within the Grace Period.

Form 80650 1/97 VA Page 14

MAKING A CLAIM UNDER YOUR POLICY

Claim Forms — When Kanawha receives Your Notice of Claim, Kanawha will send You Claim Forms to complete. If these Claim Forms are not sent to You within 15 days You will be deemed to have met the requirements for Proofs of Loss if You notify Kanawha in writing about the expenses for which You are making a claim for benefits within 180 days after the expenses were incurred.

Notice of Claim — Written Notice of Claim must be given within 180 days after a Covered Service starts or as soon as reasonably possible. The notice may be given to Kanawha at Post Office Box 2000, Lancaster, South Carolina 29721-2000 or to its agent. The notice should include Your name and this Policy's Number.

Payment of Claims — All benefits will be paid to You, Your estate or a person acting legally in Your behalf. Any benefit unpaid at Your death may be paid, at Kanawha's option, either to Your beneficiary or to Your estate.

If benefits are payable to Your estate or to a beneficiary who cannot execute a valid release, Kanawha can pay up to \$1,000 to someone related to You or Your Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such a payment made in good faith will discharge Kanawha to the extent of the amount paid.

Proofs of Loss — Written Proofs of Loss must be given within 180 days after the Covered Service begins.

If You are not able to give Proofs of Loss within 180 days, it will not have a bearing on Your claim if Proofs of Loss are given to Kanawha as soon as reasonably possible. In any event, Proofs of Loss must be given not later than one year from the time stated unless You are legally unable to do so.

Time of Payment of Claim — After receiving written Proofs of Loss, Kanawha will pay monthly all benefits then due for Covered Services.

Who is Entitled to Benefits — You are the only person entitled to benefits under this Policy. You may assign the benefits of this Policy. Kanawha will not be responsible for the validity or sufficiency of any assignment. Kanawha will not be responsible for of distribution anv payments made to You. Kanawha will not be responsible for payments made to You prior to Kanawha's receipt assignment affecting benefits. benefits may not be borrowed. Policy benefits may not be paid, assigned, or pledged as collateral for a loan. The Department Virginia of Medical Assistance Services will be the payor of last resorts under this Policy.

Counter Signature of Licensed Resident Agent (if required)

•This is a Long Term Care Insurance Policy. This Policy is intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

•Premiums May be Changed

•Non-participating



NAIC COMPANY CODE 65110 FEDERAL TAX ID # 57-0380426 NAIC GROUP CODE 757

RACHEL E. COYLE, HIA DIRECTOR OF COMPLIANCE

APPROVED

September 1, 1998

Mrs. Mary Ann Mason, FLMI, AIE Senior Insurance Market Examiner Policy and Other Form Filings Commonwealth of Virginia Bureau of Insurance State Corporation Commission Post Office Box 1157 Richmond, Virginia 23218 Commonwealth of Virginia
State Corporation Commission
pareau of Insuracea

[NIE [9]1/9]

RE: Form 80880 NTQ 1/98 VA Long Term Care Policy

Form 1335 NTQ 1/98 VA Outline of Coverage

Form 80900 NTQ 1/98 Home Health Care Benefits Rider

Form 93072 NTQ 1/98 Compounded Inflation Protection Benefit Rider

Form 80710 1/97 Paid Up Insurance on Death of Spouse Rider]

Form 93087 NTQ 1/98 Guaranteed Future Benefits Increase Option Rider

Form 93102 NTQ 1/98 Return of Premium Benefit Rider

Form 93000 1/97 Nonforfeiture Benefit Rider

Form 1331 NTQ 1/98 VA Application for Long Term Care

Form 1332 1/98 VA Exchange of Policy Rider

Virginia DOI Submission No. 007 0000009733

Your Letter of August 26, 1998

Dear Mrs. Mason:

In response to your letter of August 26, 1998, we have revised the above forms as follows:

Page 7 - added the following as the first part of Pre-existing Conditions:

Pre-existing condition means the existence of symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by, or received from a provider of health care services, within six months preceding the effective date of coverage. A pre-existing Condition will be covered.....

Checked and revised the index page numbering.

Form 1332 1/98 added the following to page 2

Mrs. Mary Ann Mason September 1, 1998 Page 2

PREMIUMS. There is no premium charged for this Rider.

Should additional information be needed for the completion of this filing, please let us know.

Yours truly,

Jackel & Coyle
Rachel E. Coyle

Enclosures

Telephone: 800-635-4252 Ext. 5307

Facsimile Telephone Number 803-283-5313

KANAWHA

INSURANCE COMPANY

0/7/48

210 SOUTH WHITE STREET, POST OFFICE BOX 610 LANCASTER, SOUTH CAROLINA 29721-0610

Telephone: 800-635-4252

Kanawha Insurance Company, a stock insurance company, herein called Kanawha, subject to the terms of this Policy, will pay the benefits provided in this Policy to You upon receipt of due Proofs of Loss while this Policy is in force. Kanawha will also provide the other rights and benefits set forth in this Policy.

Signed for Kanawha Insurance Company at its Home Office in Lancaster, South Carolina, as of the Date of Policy stated on the Policy Schedule.

Thomas W Thomas Somkey Myhnnan Secretary President

30 DAY RIGHT TO EXAMINE POLICY — If You decide You do not want this Policy for any reason, You can return it to Kanawha, its agent or broker within 30 days after You receive it. When it is returned, it will be considered void as though it was never issued and any Premium paid will be refunded.

GUARANTEED RENEWABLE — This Policy is Guaranteed Renewable for life as long as You pay the Premiums when they are due. Kanawha can change Your Premium if the Premiums for all Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease in Premium will begin the next Premium due date after the 45-day notice is given.

NOTICE TO BUYER — This Policy may not cover all of the costs You incur associated with Long Term Care services during the term of coverage. This Policy is not a Medicare Supplement Policy and therefore does not cover services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity benefits of this Policy are payable regardless of what Medicare pays or does not pay. You are advised to review all Policy limitations.

CAUTION — This Policy may not apply when You have a claim! The issuance of this long-term care insurance Policy is based upon Your responses to the questions on Your Application. A copy of Your Application is a part of this Policy. If Your answers are incorrect or untrue, Kanawha has the right to deny benefits or rescind Your Policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of Your answers are incorrect, contact Kanawha Insurance Company at Post Office Box 610, Lancaster, South Carolina 29721-0610 or 1-800-635-4252.

. This Policy is NOT intended to qualify for favorable tax status under the Health Insurance Portability and Accountability Act of 1996.

·Premiums May Be Changed

·Non-participating

THIS POLICY IS A LEGAL CONTRACT BETWEEN THE POLICY OWNER AND KANAWHA



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Page	Page
Benefits 8	Notice of Lapse of Policy
Adult Day Care Benefit9	Other Long Term Care Insurance 13
Alternative Plan of Care Benefit 10	Physical Examination
Assisted Living Care Facility Benefit 8	Premiums, Change of Premiums
Bed Reservation Guarantee9	Exclusions on Eligibility for Benefits 11
Benefit Rebuilder	Limitations or Conditions on Eligibility for Benefits . 12
Hospice Benefit	Making a Claim Under Your Policy 15
Nursing Home Care Benefit 8	Claim Forms
Premium Waiver Benefit	Notice of Claim
Date of Policy	Payment of Claims
Definitions 4	Proofs of Loss
Description	Time of Payment of Claim 15
General Provisions	Who is Entitled to Benefits
Alternate Premium Payor	Policy Number 3
Cancellation	Policy Schedule
Consideration and Date of Policy	Premium Schedule 3
Conformity With State Statutes	Pre-existing Conditions 14
Continuation of Benefits Upon Lapse or Your	Termination of Coverage
Cancellation of This Policy	Grace Period
Entire Contract; Changes	Reinstatement
Free Choice of a Physician	Reinstatement Due to Cognitive Impairment 15
Incontestability	Termination for Nonpayment of Premium 15
Local Actions	Thirty Day Right to Examine Policy

IMPORTANT NOTICE

Please read the copy of the Application attached to this Policy. Carefully check the Application and write to Kanawha Insurance Company, Post Office Box 610, Lancaster, South Carolina 29721-0610 within 30 days, if any information shown on it is not correct and complete, or if any past medical history has been left out of the Application. This Application is a part of the Policy and the Policy was issued on the basis that the answers to all questions and the information shown on the Application are correct and complete.

In the event You need to contact someone about this Policy for any reason, You may contact Kanawha Insurance Company at the above address or by calling 1-800-635-4252 or 1-803-283-5300.

SPECIAL NOTICE

This long term care Policy is not intended to qualify for favorable tax treatment.

POLICY SCHEDULE

PLAN OF INSURANCE AND AGREEMENT(S) INCLUDED

	UNITS PERIOD	HATER AVE
DESCRIPTION	OF PREMIUM COVERAGE PAYABLE	PREMIUM AMOUNT(S)
LONG TERM CARE HOME HEALTH CARE	20.00 N/A 20.00	7,205.80 2,890.40

THE TAX CANCED SERVE	TTM.	10,096.20
TOTAL FOR SINGLE PREMI	1970014300	PREMIUM SCHEDULE INTERVAL SELECTED - X
POLICY NUMBER:	1970014300	DIRECT BILLING METHOD: :ANNUAL
DATE OF POLICY:	03/01/98	
INSURED:	A C LTC	:SEMI-ANNUAL*
AGE:	40	:QUARTERLY*
DOWALDY DENICEICIARY	BENEFITS PAID TO POLICYOWNER	:MONTHLY*
PRIMARY BENEFICIARY: (SEE APPLICATION FOR OTHER	DEMEL 2 20 200 2	SPECIAL BILLING METHOD:
BENEFICIARIES:		:MONTHLY*
		PAYROLL ELECTRONIC TRANSFER:
AMOUNT OF INSURANCE: SEE BELOW	:MONTHLY*	
		MONTHLY, PAID
		WEEKLY* *Payment of the special premiums shown
		in the above schedule may be made only
		with approval of the Kanawha Insurance
		AGCY AGENT APP
		0040 0A02 07170

0040 OA02 071702

BENEFITS	DAILY BENEFIT	MAXIMUM DAYS
NURSING HOME AND ASSISTED LIVING CARE HOSPICE ADULT DAY CARE HOME HEALTH CARE HOMEMAKER BENEFIT RESPITE CARE	\$200 \$200 \$200 \$200 \$50 \$200	1460 1460 1460 1095 104(PER YEAR) 14(PER YEAR)

ELIMINATION PERIOD 30 DAYS

THIS POLICY MAY HAVE BEEN ENDORSED AND SOME OF THE PROVISIONS CHANGED. YOUR ATTENTION IS CALLED TO ENDORSEMENTS THAT MAY HAVE BEEN ATTACHED TO THIS POLICY.

DEFINITIONS

Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting and Transferring. These terms are defined below.

- Bathing means that You are able to wash Yourself in a bathtub or in a shower or by taking a sponge bath without the stand-by or actual assistance of another person. You are able to bathe Yourself if the only assistance required is adaptive equipment or devices.
- Continence means that You are able to maintain a reasonable level of hygiene associated with personal bowel and bladder function without the standby or actual assistance of another person. You are Continent if You cannot control bowel or bladder function but are able to maintain a reasonable level of personal hygiene using ostomy supplies or other devices diapers, protective such as undergarments or catheters.
- Dressing means that You are able to put on or take off clothing and medically necessary trusses, braces and artificial limbs without the standby or actual assistance of another person. You are able to dress Yourself if the only assistance required is modified fasteners, zippers or snaps.
- Eating means that You are able to consume food that has already been prepared and made available without the standby or actual assistance of another person. You are able to eat if the only assistance required is adaptive utensils.
- Toileting means that You are able to get to and from the toilet, and on or off of the toilet and to maintain a

reasonable level of associated personal hygiene, without the standby or actual assistance of another person. You are able to toilet Yourself if You have an ostomy and You are able to empty the equipment Yourself. You are able to toilet Yourself if You use a commode, urinal or bedpan and You are able to empty and clean it Yourself.

• Transferring means that You are able to move from a bed to a wheelchair, other type of conveyance or furniture and to return to bed without standby or actual assistance from another person. You are able to transfer if You do so by use of equipment such as canes, quad canes, crutches, grab bars, or other support devices.

Adult Day Care Center is a facility which:

- is licensed or certified by the state as an Adult Day Care Facility; or
- if licensing as an Adult Day Care Center is not available in the state in which the facility is located, the facility must:
 - provide or be able to arrange for nursing care under the supervision of an RN;
 - provide planned therapeutic, social and educational activities;
 - maintain written records of services provided to each patient;
 - · have a full-time administrator; and
 - provide or arrange to provide:
 - necessary assistance in Bathing, Continence, Dressing, Eating, Toileting and Transferring;
 - · physical and restorative therapy;
 - nutritional services and

counseling; and

 constant supervision if a Physician has determined that a Cognitive Impairment results in a need for such supervision.

Adult Day Care Center will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Age means the Age of the Insured on the last birthday of the Insured on the Date of Policy.

Alternate Premium Payor means the person or persons named in the Application or in a later written notice to Kanawha who is (are) to receive a copy of any late Premium notice and the lapse notice.

Assisted Living Care Facility is a facility engaged primarily in providing ongoing care and related services to a minimum of five residents in one location and meets all of the following standards:

- provides care and services sufficient to support the Medically Necessary needs of an Insured and has a trained and ready-to-respond employee on duty at all times to provide such care;
- provides at least one meal per day and accommodates special dietary needs;
- is licensed by the appropriate licensing agency, if licensing is required, to provide such care;
- has made formal arrangements for the services of a Physician or nurse to provide medical care in case of emergency; and
- · has appropriate methods and

procedures in place for handling and administering drugs.

Assisted Living Care Facility includes but is not limited to adult congregate living facilities and Alzheimer's homes, if those facilities meet all of the standards set out immediately above.

Assisted Living Care Facility will not include a Nursing Home, hospital, boarding home, home for the aged or mentally ill, rest home, a place that provides domiciliary, residential, or retirement care, or a place which is operated primarily for the treatment of alcoholics or drug addicts.

Calendar Month means the period beginning on the Date of Policy and ending on the last day of the month in which the Date of Policy occurs. Thereafter, Calendar Month is each succeeding month.

Calendar Year means the period beginning on the Date of Policy and ending on December 31 of the same year. Thereafter, Calendar Year is the period beginning on January 1 and ending December 31 of the same year.

Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in:

- short or long-term memory;
- orientation to people, places or time;
 and
- deductive or abstract reasoning.

Your inability may be because of Alzheimer's disease, Parkinson's disease, senile dementia, other covered Sickness or covered Injury.

Continuous Adult Day Care Services means that You receive, or would receive but for any applicable Elimination Period or Maximum Days, Covered Service for Adult Day Care on at least four days during each consecutive Calendar Month.

Covered Service means services for which this Policy or a Rider attached to this Policy provides a Benefit or would provide a Benefit but for any applicable Elimination Period or Maximum Days limitation.

Daily Benefit Amount means the amount You selected and which is shown on the Policy Schedule as the amount of money payable for a particular Covered Service.

Elimination Period is the number of days You receive Covered Service for any combination of the following before Benefits are payable:

- Nursing Home Confinement
- Hospice Confinement
- Assisted Living Care Facility Confinement
- · Adult Day Care Services.

The days during which You receive Covered Service for any of the above need not be consecutive. After the Elimination Period is satisfied, it will never be necessary to meet another Elimination Period while Your Policy is in force.

The Elimination Period is shown on the Policy Schedule.

Family means You, Your spouse, Your mother, Your father, Your brothers, Your sisters, Your step-brothers, Your step-sisters, Your children, Your step-children and Your grandchildren.

Hospice is a place which provides a formal program of care which is:

- for terminally ill patients whose life expectancy is less than six months;
- · provided on an inpatient basis; and
- · directed by a Physician.

It must be licensed, certified or registered in accordance with state law.

Injury means a bodily Injury for which You receive Covered Services after the Date of Policy and while You are covered under this Policy.

inpatient Institutionalization means Nursing Home. a confinement to Assisted Living Care Facility, or Hospice during which Covered Service is received or would be received but for Elimination Period applicable or Days limitation. Maximum not include Institutionalization does Adult Day Care, Respite Care, or other care or services for which this Policy or Riders attached to this Policy provides a Benefit.

Institutionalization Without Interruption means continuous inpatient confinement to a Nursing Home, Assisted Living Care Facility, or Hospice from which You are than released for more consecutive days except for inpatient hospital confinement and during which You receive Covered Service or would receive Covered Service but for any Period Elimination or applicable Maximum Days.

Insured means the person named Insured on the Policy Schedule.

Licensed Health Care Practitioner means any Physician, professional registered nurse, licensed social worker, or other individual who meets the requirements prescribed by the United States Secretary of Health and Human Services from time to time.

Licensed Social Worker means a person who is licensed by the state as a Social Worker and is performing services within the scope of his or her license.

Loss of Functional Capacity means the inability to engage, without substantial assistance, in two or more Activities of Daily Living.

Maximum Days means the number of days for which a Benefit is payable as shown on the Policy Schedule or stated in this Policy.

Medically Necessary means care that is appropriate to the diagnosis, widely accepted by the practicing peer group based upon scientific criteria, and not experimental, investigative or randomized.

Medicare means the Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965, as then constituted or later amended.

Mental or Nervous Illness means neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause. Mental Illness does not include Alzheimer's disease, Parkinson's disease or senile dementia.

Nursing Home is a place which:

- is licensed by the state as a skilled nursing facility, a convalescent nursing facility, a convalescent hospital, a convalescent unit of a hospital, an intermediate care facility, or custodial care facility;
- provides skilled, intermediate, or custodial nursing care under the supervision of a Physician or

- professional RN;
- provides 24-hour nursing service by or under the supervision of a licensed nurse; and
- maintains a daily medical record of each patient which is available for review by Kanawha.

A Nursing Home does not mean a hospital or clinic, boarding home, home for the aged or mentally ill, rest home, community living center, a place that provides domiciliary, residential, or retirement care, a place which operates primarily for the treatment of alcoholics or drug addicts, or a Hospice.

Physician means a person other than Yourself or a member of your family who:

- is a Physician, professional RN or Social Worker licensed by the state to practice a healing art; and
- performs services for You which are allowed by such license

Pre-existing Condition means the existence of symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment, or a condition for which medical advice or treatment was recommended by, or received from a provider of health care services, within six months preceding the effective date of coverage. A Pre-existing Condition will be covered on the date of Policy.

Professional Registered Nurse (RN) means a person who is performing services within the scope of his or her license, who has graduated from a formal program of nursing education (diploma school, associate degree, or baccalaureate program) and is licensed as such by the appropriate state authority. This

definition includes a Licensed Practical Nurse (LPN) or a Licensed Vocational Nurse (LVN) who has graduated from an appropriate school of nursing and who has passed a state examination for licensure.

Sickness means an illness or disease for which You receive Covered Service after the Date of Policy and while You are covered under this Policy. Sickness includes Alzheimer's disease, Parkinson's disease and senile dementia.

Substance Abuse means a condition brought about when You use alcohol or

other drug(s) in such a manner that Your health is impaired or ability to control actions is lost. Substance Abuse does not include a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician.

We, Our, Us when used in this Policy refer to Kanawha Insurance Company.

You, Your and Yourself when used in this Policy refer to the Insured named on the Policy Schedule.

BENEFITS

The Daily Benefit Amounts shown on the Policy Schedule will be paid for the Covered Services listed below after You have satisfied the Elimination Period shown on the Policy Schedule. Only one Daily Benefit Amount will be paid for each day these Covered Services are provided. Payment for each Covered Service will not exceed the Maximum Days for it shown on the Policy Schedule.

• Nursing Home Care Benefit — For each day You are confined to a Nursing Home, We will pay You the Daily Benefit Amount shown on the Policy Schedule.

Your Nursing Home confinement must be:

- Medically Necessary; or
- because You are unable to perform two or more of the following activities: Bathing, Continence, Dressing, Eating, Toileting, or

Transferring; or

- because a Physician has determined that You have a Cognitive Impairment which requires confinement to a Nursing Home.
- · Assisted Living Care Facility Benefit - For each day You are confined to an Assisted Living Care Facility, We will pay You the Daily Benefit the Policy shown Amount on Schedule. Your stay in an Assisted Living Care Facility will count toward the Maximum Days You selected for Nursing Home Care. The total number of days You are confined to a Nursing Home plus the total number of days You are confined to an Assisted Living Care Facility will count toward the Policy's Maximum Days for Nursing Home Care.

Your Assisted Living Care confinement must be:

• Medically Necessary; or

- because You are unable to perform two or more of the following activities: Bathing, Continence, Dressing, Eating, Toileting, or Transferring; or
- Hospice Benefit We will pay You a Daily Benefit Amount as shown on the Policy Schedule for each day You are confined to a Hospice.

Your Hospice confinement must be:

- · Medically Necessary; or
- because You are unable to perform two or more of the following activities: Bathing, Continence, Dressing, Eating, Toileting, or Transferring; or
- because a Physician has determined that You have a Cognitive Impairment which requires confinement to a Hospice.
- Adult Day Care Benefit We will pay You the Daily Benefit Amount shown on the Policy Schedule for any of the following services in an Adult Day Care Center:
 - · nursing care; or
 - therapeutic, social, and educational activities; or
 - assistance with Bathing, Contience, Dressing, Eating, Toileting, or Transferring; or
 - · physical and restorative services; or
 - nutritional services and counseling;
 or
 - constant supervision because a Physician has deteremined You have a Cognitive Impairment which results in such a need.

Services of an Adult Day Care Center must be:

• Medically Necessary; or

- because a Physician has determined that You have a Cognitive Impairment which requires confinement to a Nursing Home.
- because You are unable to perform two or more of the following activities: Bathing, Contience, Dressing, Eating, Toileting, or Transferring; or
- because a Physician has determined that You have a Cognitive Impairment which requires confinement to an Adult Day Care Center.

We will not pay for services provided by Your family or for care as a resident bedpatient or for 24-hour care.

Bed Reservation Guarantee —

- For each day You are confined to a Hospital while receiving Nursing Home Care, Assisted Living Care or Hospice Care and You are charged to reserved Your Nursing Home, Hospice or Assisted Living Care Facility Bed, We will provide a Nursing Home, Assisted Living or Hospice Care Benefit as follows:
- if You have not satisfied the Elimination Period, We will credit the days hospitalized toward Your Elimination Period;
- after You have satisfied the Elimination Period, We will pay the Nursing Home Care Benefit if You were confined to a Nursing Home or Assisted Living Care Facility immediately prior to hospitalization; or
- after You have satisfied the Elimination Period, We will pay the

Hospice Benefit II You were confined to a Hospice immediately prior to Hospitalization.

Payment for Bed Reservation plus credit toward the Elimination Period will be provided for up to 60 days per Calendar Year. The 60 days need not be consecutive.

OTHER BENEFITS

Alternative Plan of Care

You, Your Physician and Kanawha may agree on an Alternative Plan of Care. The care must be a medically acceptable plan that You, Your Physician and Kanawha all agree upon in advance. The agreed upon care:

- may not be for a Covered Service of this Policy, its Riders or Endorsements; or
- may be at a location or through a provider of service not described in this Policy; or
- may provide a different level of care than those levels of care described in this Policy.

You, Your Physician or Kanawha may propose an Alternative Plan of Care. Acceptance of an Alternative Plan of Care is completely optional to You, Your Physician and/or Kanawha. No Benefits will be paid for an Alternative Plan of Care unless it is agreed upon by You, Your Physician and Kanawha jointly in advance of its initiation.

Kanawha will not require You to surrender this Policy in connection with payment of an Alternative Plan of Care Benefit.

• Benefit Rebuilder

After We have paid You Benefits and You have used some or all of Your Maximum Days, You can rebuild Your Maximum Days.

If You have not been confined to a Nursing Home, Assisted Living Care Facility, or confined to a Hospice, received Adult Day Care Services or received any other Covered Services for which this Policy, its Riders, or Endorsements provide a Benefit, for 180 consecutive days, Kanawha will restore full Benefits. The 180 days required to restore full Benefits will be extended by any period during which You are inpatient hospitalized. You do not need to meet another Elimination Period after rebuilding Your Maximum Days.

• Premium Waiver Benefit

Premium payments are not due or required beginning with the 91st consecutive day on which You incur Covered Service for Institutionalization Without Interruption and/or Continuous Adult Day Care Services.

Premiums will be waived in accordance with the mode of Premium payment in effect when the 91-consecutive day period began.

When Institutionalization Without Interruption and/or Continuous Adult Day Care Services end, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

When You no longer receive a Daily Benefit Amount during Institutionalization Without Interruption and/or Continuous Adult Day Care Services, You must pay Premiums to keep this Policy in force. Kanawha will notify You of the amount and due date of any Premium You must pay.

After Kanawha waives Premiums for one year, We will not require You to furnish Proofs of Loss for this Benefit more frequently than once per Calendar Year.

When You do not furnish Proofs of Loss for this Benefit in accordance with a written request from Kanawha, premium waiver will end and You must pay Premiums to keep this Policy in force. The first Premium You must pay will be the one next following the date on which Kanawha mailed You a request for Proofs of Loss for this Benefit. Kanawha will notify You of the amount and due date of any Premium You must pay.

EXCLUSIONS ON ELIGIBILITY FOR BENEFITS

No Benefits are provided for:

- the Elimination Period selected and shown on the Policy Schedule;
- services for care or treatment of Mental or Nervous Illness without demonstrable organic cause. (Mental Illness does not include Alzheimer's disease, Parkinson's disease or senile dementia.);
- services for care or treatment of Substance Abuse (this will not exclude services for care or treatment of a condition brought about by Your use of drugs prescribed by and taken in accordance with the directions of a Physician);
- conditions arising out of war or act of war (whether declared or undeclared);
- services for care or treatment arising out of active participation in a felony, riot or insurrection;
- services for care or treatment arising out of service in the armed forces or units auxiliary thereto;
- services for care or treatment arising out of suicide or attempted suicide

- (while sane or insane) or intentionally self-inflicted Injury;
- services for care or treatment provided in a government facility (unless otherwise required by law);
- services for care or treatment covered by any state or federal Worker's Compensation, employer's liability or occupational disease law;
- services for care or treatment provided by a member of Your Family;
- shopping, housekeeping, or transportation services except as may be provided by name in a Rider attached to this Policy;
- services or items covered by Title XVIII of the Social Security Act or Medicare deductibles and coinsurance amounts. The indemnity Benefits of this Policy are payable regardless of what Medicare pays or does not pay; and
- services for which no charge is made or for which no charge is normally made in the absence of insurance.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

Benefits are limited for:

 services for care or treatment incurred outside the United States and its territories or Canada are limited to 90 days for all such services. Kanawha will pay Benefits for Long Term Care Services You incurred while outside the United States and Canada, provided such Long Term Care Services continue within seven days (excluding any period of Hospitalization) upon and after Your return to the United States. Any payment will be made after You return to the United States.

GENERAL PROVISIONS

Alternate Premium Payor — You may designate an Alternate Premium Payor. If You have given Us notice of an Alternate Premium Payor, We will send You and the Alternate Premium Payor a copy of any late Premium notice and a copy of any lapse notice. You may change the Alternate Premium Payor by giving Us written notice.

This designation shall not constitute acceptance of the liability by the Alternate Premium Payor for any services that may have been provided to the Insured.

Cancellation — Upon Your cancellation of this Policy, coverage will continue during the Grace Period of the Premium due immediately preceding the date of cancellation. Upon Your cancellation of this Policy, there is no Grace Period for any Premium falling due on or after the cancellation date.

Consideration and Date of Policy — This Policy is issued in Consideration of the statements in the Application and payment of the first Premium. The Date of Policy is shown on the Policy Schedule. All periods of insurance begin

and end at 12:01 a.m. at the place where You reside.

Conformity With State Statutes — Any provision of this Policy that is in conflict with any statutes of the state You lived in when this Policy was issued is considered amended to conform to that statute.

Entire Contract; Changes — This Policy, including the Endorsements and the attached papers, if any, constitutes the Entire Contract of insurance.

No change in this Policy will be effective until it is approved in writing by one of Kanawha's executive officers. This approval must be noted on or attached to this Policy. No agent or representative of Kanawha, other than an executive officer, may change this Policy or waive any of its provisions. No verbal statement by an executive officer of Kanawha or other employee of Kanawha or agent or broker is binding upon Kanawha.

No sales agent or broker of Kanawha is an executive officer of Kanawha. Kanawha's executive officers include its President, Vice Presidents, and Secretary. Continuation of Benefits Upon Lapse or Your Cancellation of This Policy -Termination of Long Term Care Insurance is without prejudice to any Benefits payable for Institutionalization if such Institutionalization began while the Long Term Care Insurance was in force Institutionalization Without and Interruption continues after termination. Such extension of Benefits beyond the period the Long Term Care Insurance was in force is limited to the duration of the Benefit period, if any, or to payment of the maximum Benefits and will be subject to any Policy Elimination Period and all other applicable provisions of this Policy.

Free Choice of a Physician — You have freedom to choose Your Physician.

Incontestability — Prior to six months after the Date of Policy, material misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim.

After six months from the Date of Policy, but less than two years from the Date of Policy, misstatements made by You in the Application can be used to void this Policy and to deny an otherwise valid claim if:

- the misstatements are material to Kanawha's acceptance of coverage;
 and
- the misstatements pertain to the condition for which Benefits are sought.

After two years from the Date of Policy, no misstatements, except fraudulent misstatements made by You in the Application, can be used to void this

Policy and to deny an otherwise valid claim.

If this Policy is voided due to misstatements in the Application, Kanawha will refund Premiums paid and will not attempt to recover Benefit payments issued prior to voidance of this Policy.

Legal Actions — No action can be brought against Kanawha in any court until 60 days after Kanawha receives Your claim on which the action is based.

No action at all can be brought unless it is commenced within three years after the date Proofs of Loss are required.

Notice of Lapse of Policy — Should the Premium not be paid within the Grace Period, Kanawha will lapse this Policy. Kanawha will send Notice of Lapse of this Policy to You and the Alternate Premium Payor, if applicable.

Other Long Term Care Insurance — The Application for this Policy lists all other Long Term Care Policies in force or applied for on the date of Application for this Policy. Any Long Term Care Policy fully admitted on the Application may stay in force after this Policy is issued unless You agreed in the Application to terminate or replace it.

Physical Examination — At Our expense, We have the right to have You examined as often as reasonably necessary while a claim is pending.

Premiums, Change of Premiums — Premiums are payable for the period shown on the Policy Schedule. Kanawha will bill You for Premiums due in accordance with its usual practices for the mode of Premium payment in effect on the due date.

Payments are not due or required under the Policy if waived in accordance with the Premium Waiver Benefit.

Premiums paid to Kanawha but not due or required will be returned to You.

Kanawha will send the Alternate Premium Payor, if applicable, a copy of any late Premium notice and the lapse notice. Kanawha can change Your Premium if the Premiums for all Policies in the same Class are changed. You will be given at least 45 days notice before Your Premium is changed. Any increase or decrease will begin the next Premium due date after the notice is given.

PRE-EXISTING CONDITIONS

A Pre-existing Condition will be covered on the Date of Policy.

TERMINATION OF COVERAGE

Grace Period — This Policy has a 31-day Grace Period, which means that if any Premium, except the first one, is not paid when it is due, it may be paid during the next 31 days. During the Grace Period, this Policy will stay in force.

If no Alternate Premium Payor is named and Your Premium is not paid at the end of the 31-day Grace Period, this Policy will lapse and You will no longer be entitled to Benefits except as may be required by the Continuation of Benefits Upon Lapse or Your Cancellation of This Policy provision.

If You have named an Alternate Premium Payor and a Premium is not paid within 31 days of the due date, Kanawha will notify the Alternate Premium Payor of the unpaid Premium will be mailed to the Alternate Premium Payor's address as shown in Kanawha's records. If the Premium remains unpaid 35 days after notice is mailed to the Alternate Premium Payor, this Policy will lapse at the beginning of

the 36th day after mailing of the notice to the Alternate Premium Payor.

Reinstatement — If the renewal Premium is not paid before the end of the Grace Period, this Policy will lapse. Later acceptance of the Premium by Kanawha (or by one of its agents or brokers) without requiring an Application for Reinstatement will reinstate this Policy.

If Kanawha, its agent or broker requires an Application for Reinstatement, You will be given a conditional receipt for the Premium paid. If the Application is approved, this Policy will be reinstated on the date of such approval. Lacking such approval, this Policy will be reinstated on the 45th day after the date of the receipt unless Kanawha has previously written You of its disapproval.

The reinstated Policy will cover loss from Institutionalization which begins after the date of Reinstatement. The reinstated Policy will cover other losses, for which the Policy provides Benefits, occurring after the date of Reinstatement. In all other respects, Your rights and Our rights

will remain the same, subject to any provisions imposed by Us.

Any Premium We accept for a Reinstatement will be applied to a period for which Premiums have not been paid. No Premium will be applied to any period more than 60 days before the Reinstatement date.

Reinstatement Due to Cognitive Impairment — If this Policy lapses and We

receive proof of Cognitive Impairment within five months after lapse, this Policy will be reinstated without evidence of insurability, upon collection of past due Premium, where appropriate.

Termination for Nonpayment of Premium — Subject to the Continuation of Benefits Upon Lapse or Your Cancellation of This Policy Your coverage will end if the required Premium is not paid when due or within the Grace Period.

MAKING A CLAIM UNDER YOUR POLICY

Claim Forms — When Kanawha receives Your Notice of Claim, Kanawha will send You forms for filing Proofs of Loss. If these formes are not given to You within 15 days after the giving of such notice, You will be deemed to have met the requirements for giving Kanawha a written statement of the nature and extent of the loss within the time limit stated in the Proofs of Loss section.

Notice of Claim — Written Notice of Claim must be given within 180 days after a Covered Service starts or as soon as reasonably possible. The notice may be given to Kanawha at Post Office Box 2000, Lancaster, South Carolina 29721-2000 or to its agent. The notice should include Your name and the number of this Policy.

Payment of Claims — All Benefits will be paid to You, Your estate or a person acting legally in Your behalf. Any Benefit unpaid at Your death may be paid, at Kanawha's option, either to Your beneficiary or to Your estate.

If Benefits are payable to Your estate or to a beneficiary who cannot execute a valid release, Kanawha can pay up to \$1,000 to someone related to You or Your Beneficiary, by blood or marriage, whom Kanawha finds is justly entitled to payment. Such a payment made in good faith will discharge Kanawha to the extent of the amount paid.

Proofs of Loss — Written Proofs of Loss must be given within 180 days after a Covered Service begins. Proofs of Loss include signed completed Claim Forms and billings or other proof that You have incurred a Covered Service.

If You are not able to give Proofs of Loss within 180 days, it will not have a bearing on Your claim if Proofs of Loss are given to Kanawha as soon as reasonably possible. In any event, Proofs of Loss must be given not later than one year from the time stated unless You are legally unable to do so.

Time of Payment of Claim — After receiving written Proofs of Loss, Kanawha will pay monthly, all Benefits then due for Covered Services.

Who is Entitled to Benefits — You are the only person entitled to Benefits under

this Policy. You may assign the Benefits of this Policy. Kanawha will not be responsible for the validity or sufficiency of any assignment. Kanawha will not be responsible for distribution of any payments made to You. Kanawha will not be responsible for payments made to You prior to Kanawha's receipt of an

assignment affecting Benefits. Policy Benefits may not be borrowed. Policy Benefits may not be paid, assigned, or pledged as collateral for a loan. The Virginia Department of Medical Assistance Services will be the payor of last resorts under this Policy.

Counter Signature of Licensed Resident Agent (if required)

·This is a Long Term Care avorable tax status under th	e Insurance Policy. he Health Insuranc •Premiums May •Non-part	e Portability and y Be Changed)T intended to qual Accountability Act	ify for of 1996

80880Z45

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	44.83	22.43	56.04	28.03	68.48	34.25	16-39
40-54	67.91	33.96	84.89	42.46	103.75	51.90	40-54
55-59	92.09	46.06	115.10	57.56	140.68	70.34	55-59
60	105.64	53.02	132.06	66.28	161.40	81.00	60
61	119.30	59.90	149.12	74.88	182.27	91.52	61
62	132.96	66.79	166.21	83.50	203.14	102.05	62
63	147.59	73.76	184.49	92.20	225.48	112.70	63
64	161.83	80.99	202.30	101.22	247.24	123.72	64
65	176.28	88.10	220.36	110.14	269.32	134.62	65
66	190.52	95.50	238.14	119.39	291.07	145.90	66
67	205.13	102.62	256.42	128.29	313.40	156.80	67
68	230.36	115.26	287.94	144.07	351.94	176.09	68
69	255.74	127.90	319.68	159.86	390.72	195.38	69
70	281.15	140.51	351.42	175.62	429.53	214.66	70
71	306.53	153.14	383.16	191.42	468.31	233.95	71
72	331.97	165.95	414.97	207.42	507.19	253.51	72
73	392.81	191.21	491.00	239.02	600.12	292.15	73
74	453.64	215.11	567.05	268.92	693.06	328.67	74
75	514.49	237.24	643.10	296.54	786.01	362.44	75
76	575.50	257.74	719.36	322.18	879.23	393.77	76
77	636.32	276.70	795.42	345.86	972.17	422.72	77
78	732.06	318.40	915.07	397.99	1,118.42	486.46	78
79	833.95	362.69	1,042.44	453.35	1,274.09	554.11	79
80	933.82	405.85	1,167.26	507.30	1,426.66	620.03	80
81	1,038.18	451.33	1,297.73	564.17	1,586.09	689.54	81
82	1,147.74	498.82	1,434.68	623.52	1,753.50	762.08	82
83	1,261.99	548.77	1,577.50	685.98	1,928.04	838.40	83
84	1,381.21	600.73	1,726.50	750.89	2,110.18	917.76	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	29.24	12.74	36.55	15.94	44.68	19.46	16-39
40-54	44.29	19.32	55.37	24.13	67.66	29.51	40-54
55-59	60.06	26.18	75.07	32.74	91.74	40.00	55-59
60	72.32	31.52	90.41	39.42	110.50	48.17	60
61	84.60	36.71	105.76	45.89	129.25	56.09	61
62	96.89	42.05	121.09	52.57	148.01	64.25	62
63	111.48	48.36	139.36	60.46	170.30	73.90	63
64	125.92	54.85	157.38	68.57	192.36	83.81	64
65	140.51	61.15	175.64	76.45	214.66	93.43	65
66	155.10	67.46	193.88	84.35	236.96	103.08	66
67	169.70	73.79	212.12	92.22	259.27	112.73	67
68	194.75	84.67	243.43	105.85	297.54	129.37	68
69	219.80	95.56	274.75	119.46	335.81	145.99	69
70	244.86	106.46	306.07	133.08	374.08	162.65	70
71	270.07	117.35	337.57	146.69	412.61	179.29	71
72	295.13	128.26	368.89	160.32	450.88	195.96	72
73	349.19	151.75	436.49	189.70	533.50	231.86	73
74	403.27	175.45	504.10	219.30	616.10	268.03	74
75	457.34	198.95	571.70	248.70	698.72	303.96	75
76	511.61	222.46	639.49	278.08	781.61	339.86	76
77	565.67	245.98	707.10	307.46	864.23	375.78	77
78	650.78	283.04	813.47	353.82	994.25	432.44	78
79	741.35	322.43	926.69	403.03	1,132.63	492.58	79
80	830.14	360.79	1,037.66	450.97	1,268.26	551.20	80
81	922.91	401.22	1,153.63	501.54	1,409.99	612.98	81
82	1,020.31	443.42	1,275.38	554.28	1,558.81	677.47	82
83	1,121.88	487.85	1,402.34	609.82	1,713.96	745.32	83
84	1,227.84	534.02	1,534.81	667.52	1,875.88	815.87	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	26.90	11.74	33.62	14.65	41.09	17.92	16-39
40-54	40.74	17.76	50.94	22.21	62.24	27.14	40-54
55-59	55.24	24.10	69.06	30.11	84.41	36.80	55-59
60	66.55	29.02	83.17	36.26	101.66	44.32	60
61	77.83	33.77	97.28	42.20	118.91	51.59	61
62	89.12	38.69	111.42	48.36	136.16	59.11	62
63	102.56	44.51	128.20	55.62	156.70	67.99	63
64	115.84	50.46	144.79	63.10	176.96	77.11	64
65	129.28	56.26	161.59	70.33	197.50	85.96	65
66	142.69	62.08	178.37	77.59	218.02	94.85	66
67	156.13	67.87	195.17	84.84	238.52	103.70	67
68	179.17	77.89	223.97	97.38	273.73	119.02	68
69	202.21	87.91	252.77	109.90	308.95	134.33	69
70	225.25	97.94	281.59	122.42	344.16	149.63	70
71	248.47	107.96	310.58	134.95	379.58	164.95	71
72	271.51	118.01	339.38	147.49	414.79	180.26	72
73	321.25	139.62	401.57	174.53	490.81	213.31	73
74	371.02	161.41	463.75	201.76	566.82	246.59	74
75	420.77	183.04	525.96	228.80	642.84	279.65	75
76	470.66	204.65	588.35	255.82	719.08	312.67	76
77	520.42	226.30	650.53	282.88	795.10	345.73	77
78	598.72	260.41	748.39	325.50	914.71	397.85	78
79	682.04	296.62	852.55	370.78	1,042.02	453.18	79
80	763.72	331.91	954.65	414.89	1,166.81	507.10	80
81	849.06	369.12	1,061.34	461.41	1,297.19	563.94	81
82	938.69	407.96	1,173.35	509.95	1,434.11	623.27	82
83	1,032.12	448.82	1,290.17	561.02	1,576.86	685.69	83
84	1,129.61	491.30	1,412.03	614.14	1,725.82	750.60	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
						-	
16-39	22.98	10.02	28.73	12.52	35.11	15.30	16-39
40-54	34.81	15.19	43.52	18.97	53.18	23.20	40-54
55-59	47.20	20.58	59.00	25.73	72.12	31.45	55-59
60	56.86	24.79	71.06	30.98	86.86	37.86	60
61	66.49	28.86	83.11	36.06	101.59	44.09	61
62	76.15	33.06	95.17	41.32	116.33	50.50	62
63	87.62	38.02	109.51	47.52	133.86	58.08	63
64	98.95	43.13	123.71	53.89	151.20	65.88	64
65	110.44	48.07	138.05	60.10	168.73	73.44	65
66	121.92	53.03	152.39	66.30	186.26	81.02	66
67	133.38	57.98	166.73	72.48	203.78	88.58	67
68	153.08	66.55	191.35	83.20	233.86	101.69	68
69	172.76	75.11	215.96	93.89	263.94	114.76	69
70	192.46	83.68	240.55	104.60	294.02	127.84	70
71	212.28	92.23	265.34	115.30	324.31	140.93	71
72	231.96	100.82	289.96	126.01	354.37	154.02	72
73	274.46	119.29	343.08	149.11	419.33	182.24	73
74	316.97	137.89	396.22	172.38	484.26	210.68	74
75	359.48	156.38	449.35	195.48	549.19	238.91	75
76	402.12	174.85	502.63	218.56	614.34	267.13	76
77	444.61	193.32	555.78	241.67	679.27	295.37	77
78	511.51	222.47	639.40	278.09	781.48	339.90	78
79	582.70	253.42	728.38	316.78	890.24	387.17	79
80	652.49	283.56	815.62	354.47	996.86	433.22	80
81	725.41	315.36	906.78	394.21	1,108.28	481.80	81
82	801.96	348.54	1,002.47	435.68	1,225.22	532.49	82
83	881.80	383.45	1,102.25	479.30	1,347.20	585.83	83
84	965.09	419.74	1,206.37	524.68	1,474.44	641.26	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	77.32	38.69	96.65	48.36	118.14	59.10	16-39
40-54	117.18	58.60	146.46	73.25	179.02	89.53	40-54
55-59	163.10	81.58	203.88	101.98	249.19	124.63	55-59
60	206.88	103.81	258.60	129.77	316.07	158.62	60
61	216.71	108.79	270.88	136.00	331.07	166.21	61
62	227.08	114.07	283.84	142.60	346.92	174.28	62
63	242.21	121.06	302.75	151.32	370.04	184.93	63
64	257.41	128.81	321.77	161.03	393.29	196.80	64
65	273.25	136.58	341.57	170.72	417.47	208.67	65
66	289.18	144.94	361.46	181.19	441.79	221.45	66
67	305.74	152.96	382.18	191.20	467.10	233.69	67
68	332.35	166.30	415.43	207.86	507.77	254.05	68
69	359.71	179.88	449.63	224.86	549.56	274.82	69
70	387.20	193.50	484.00	241.88	591.55	295.64	70
71	414.79	207.23	518.50	259.04	633.73	316.61	71
72	442.62	217.80	553.27	272.26	676.22	332.76	72
73	505.00	247.91	631.26	309.89	771.53	378.76	73
74	567.20	275.69	709.02	344.62	866.57	421.19	74
75	629.41	301.73	786.76	377.16	961.60	460.99	75
76	691.62	327.72	864.52	409.67	1,056.64	500.70	76
77	754.02	351.49	942.53	439.37	1,151.98	537.00	77
78	859.93	374.02	1,074.91	467.50	1,313.78	571.39	78
79	966.02	420.13	1,207.52	525.16	1,475.87	641.88	79
80	1,081.27	469.92	1,351.58	587.40	1,651.93	717.95	80
81	1,202.82	522.91	1,503.53	653.64	1,837.66	798.91	81
82	1,329.48	577.80	1,661.86	722.27	2,031.14	882.78	82
83	1,461.62	635.58	1,827.01	794.47	2,233.03	971.04	83
84	1,599.72	695.75	1,999.66	869.69	2,444.03	1,062.95	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					<u> </u>	
16-39	50.44	22.01	63.04	27.49	77.05	33.60	16-39
40-54	76.42	33.31	95.52	41.64	116.76	50.90	40-54
55-59	106.37	46.39	132.98	57.98	162.53	70.87	55-59
60	141.64	61.75	177.05	77.18	216.41	94.34	60
61	153.67	66.66	192.07	83.33	234.78	101.83	61
62	165.44	71.81	206.81	89.78	252.77	109.73	62
63	182.94	79.37	228.67	99.23	279.48	121.27	63
64	200.28	87.26	250.34	109.08	305.99	133.31	64
65	217.80	94.81	272.26	118.50	332.76	144.84	65
66	235.43	102.41	294.28	128.00	359.68	156.46	66
67	252.92	109.96	316.15	137.45	386.42	167.98	67
68	280.99	122.17	351.23	152.70	429.29	186.65	68
69	309.16	134.42	386.46	168.04	472.32	205.37	69
70	337.22	146.62	421.54	183.26	515.20	224.00	70
71	365.47	158.81	456.83	198.50	558.36	242.63	71
72	393.47	168.35	491.84	210.43	601.13	257.21	72
73	448.93	196.76	561.18	245.95	685.88	300.60	73
74	504.23	224.83	630.30	281.05	770.36	343.49	74
75	559.52	253.06	699.42	316.32	854.84	386.62	75
76	614.82	282.88	768.54	353.59	939.32	432.16	76
77	670.30	312.46	837.86	390.59	1,024.07	477.37	77
78	764.45	332.48	955.56	415.61	1,167.91	507.96	78
79	858.76	373.48	1,073.45	466.85	1,312.00	570.60	79
80	961.21	417.76	1,201.51	522.18	1,468.51	638.23	80
81	1,069.27	464.86	1,336.58	581.06	1,633.61	710.21	81
82	1,181.88	513.66	1,477.34	642.07	1,805.63	784.76	82
83	1,299.34	565.02	1,624.16	706.27	1,985.09	863.21	83
84	1,422.11	618.50	1,777.63	773.12	2,172.65	944.93	84

Continental General Insurance Company Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	46.39	20.23	58.01	25.28	70.88	30.91	16-39
40-54	70.31	30.65	87.88	38.30	107.40	46.82	40-54
55-59	97.86	42.66	122.33	53.34	149.51	65.18	55-59
60	130.31	56.81	162.89	71.02	199.08	86.81	60
61	141.37	61.32	176.71	76.67	215.98	93.70	61
62	152.22	66.07	190.27	82.58	232.55	100.93	62
63	168.31	73.03	210.37	91.27	257.12	111.58	63
64	184.26	80.28	230.33	100.34	281.51	122.65	64
65	200.38	87.23	250.46	109.02	306.12	133.25	65
66	216.60	94.21	270.74	117.77	330.89	143.94	66
67	232.68	101.16	290.86	126.46	355.51	154.54	67
68	258.50	112.39	323.14	140.48	394.94	171.71	68
69	284.42	123.67	355.52	154.58	434.53	188.95	69
70	310.25	134.88	387.80	168.61	473.99	206.08	70
71	336.23	146.11	420.29	182.63	513.67	223.22	71
72	361.99	154.88	452.48	193.60	553.06	236.62	72
73	413.02	181.02	516.26	226.27	631.01	276.55	73
74	463.90	206.84	579.86	258.56	708.73	316.01	74
75	514.78	232.80	643.45	291.01	786.46	355.68	75
76	565.63	260.23	707.04	325.31	864.17	397.60	76
77	616.67	287.46	770.84	359.33	942.14	439.18	77
78	703.30	305.88	879.13	382.34	1,074.49	467.33	78
79	790.06	343.61	987.58	429.50	1,207.03	524.95	79
80	884.32	384.32	1,105.38	480.41	1,351.03	587.17	80
81	983.74	427.68	1,229.66	534.59	1,502.92	653.40	81
82	1,087.32	472.57	1,359.14	590.71	1,661.18	721.98	82
83	1,195.39	519.82	1,494.24	649.76	1,826.28	794.15	83
84	1,308.32	569.02	1,635.42	711.29	1,998.84	869.34	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	39.62	17.28	49.56	21.60	60.55	26.42	16-39
40-54	60.06	26.18	75.10	32.74	91.78	40.01	40-54
55-59	83.62	36.46	104.51	45.56	127.74	55.70	55-59
60	111.32	48.54	139.16	60.67	170.09	74.15	60
61	120.79	52.39	150.97	65.50	184.54	80.04	61
62	130.04	56.45	162.55	70.56	198.68	86.24	62
63	143.78	62.40	179.74	77.99	219.67	95.33	63
64	157.42	68.58	196.78	85.73	240.50	104.77	64
65	171.19	74.52	213.98	93.14	261.54	113.83	65
66	185.05	80.48	231.30	100.61	282.70	122.98	66
67	198.79	86.42	248.51	108.04	303.72	132.04	67
68	220.86	96.02	276.07	120.02	337.42	146.69	68
69	243.00	105.66	303.74	132.07	371.26	161.41	69
70	265.06	115.24	331.32	144.06	404.95	176.06	70
71	287.26	124.82	359.08	156.04	438.85	190.72	71
72	309.28	132.32	386.59	165.41	472.49	202.15	72
73	352.86	154.66	441.08	193.31	539.10	236.28	73
74	396.32	176.71	495.40	220.90	605.50	269.99	74
75	439.80	198.89	549.73	248.62	671.90	303.88	75
76	483.24	222.34	604.07	277.92	738.30	339.67	76
77	526.85	245.59	658.56	306.98	804.92	375.23	77
78	600.86	261.34	751.08	326.66	917.99	399.24	78
79	675.00	293.54	843.72	366.95	1,031.23	448.49	79
80	755.50	328.34	944.39	410.44	1,154.24	501.64	80
81	840.44	365.38	1,050.55	456.71	1,284.02	558.20	81
82	928.96	403.74	1,161.18	504.67	1,419.23	616.82	82
83	1,021.27	444.10	1,276.58	555.13	1,560.29	678.49	83
84	1,117.76	486.14	1,397.21	607.66	1,707.71	742.72	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	D	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	62.59	31.30	78.24	39.11	95.64	47.81	16-39
40-54	94.82	47.45	118.54	59.29	144.89	72.48	40-54
55	163.10	81.58	203.88	101.98	249.19	124.63	55
56	189.31	94.68	236.64	118.34	289.21	144.65	56
57-59	215.69	107.88	269.63	134.86	329.53	164.83	57-59
60	367.52	184.45	459.40	230.57	561.48	281.80	60
61	407.56	204.61	509.44	255.77	622.66	312.61	61
62	422.84	212.04	528.55	265.06	646.01	323.96	62
63	460.07	230.44	575.08	288.06	702.88	352.07	63
64	493.03	246.72	616.30	308.39	753.25	376.93	64
65	517.96	258.89	647.45	323.62	791.30	395.52	65
66	542.82	272.10	678.53	340.15	829.31	415.72	66
67	569.40	284.89	711.74	356.10	869.92	435.24	67
68	610.72	305.54	763.39	381.95	933.02	466.81	68
69	653.41	326.75	816.77	408.44	998.28	499.20	69
70	696.67	348.19	870.84	435.23	1,064.35	531.96	70
71	740.20	369.77	925.25	462.22	1,130.86	564.94	71
72	784.51	386.36	980.64	482.95	1,198.56	590.28	72
73	898.10	433.76	1,122.62	542.21	1,372.09	662.71	73
74	1,004.32	476.00	1,255.37	595.01	1,534.34	727.22	74
75	1,105.03	514.27	1,381.31	642.85	1,688.26	785.70	75
76	1,206.47	551.62	1,508.09	689.53	1,843.20	842.76	76
77	1,300.39	584.47	1,625.50	730.58	1,986.70	892.93	77
78	1,390.30	614.56	1,737.86	768.17	2,124.06	938.88	78
79	1,478.02	642.89	1,847.54	803.62	2,258.09	982.20	79
80	1,655.39	720.04	2,069.24	900.06	2,529.08	1,100.06	80
81	1,840.13	800.39	2,300.18	1,000.49	2,811.32	1,222.81	81
82	2,033.76	884.62	2,542.20	1,105.76	3,107.14	1,351.49	82
83	2,236.28	972.67	2,795.35	1,215.84	3,416.52	1,486.04	83
84	2,447.59	1,064.60	3,059.50	1,330.78	3,739.39	1,626.49	84

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	40.82	17.80	51.04	22.24	62.36	27.19	16-39
40-54	61.85	26.98	77.32	33.72	94.49	41.21	40-54
55	106.37	46.39	132.98	57.98	162.53	70.87	55
56	123.46	53.83	154.33	67.30	188.62	82.24	56
57-59	140.68	61.34	175.84	76.67	214.92	93.72	57-59
60	251.62	109.70	314.53	137.12	384.42	167.62	60
61	289.00	125.38	361.25	156.71	441.54	191.54	61
62	308.09	133.50	385.09	166.87	470.69	203.96	62
63	347.48	151.10	434.34	188.89	530.88	230.86	63
64	383.59	167.11	479.50	208.90	586.06	255.32	64
65	412.84	179.69	516.06	224.62	630.72	274.54	65
66	441.92	192.25	552.41	240.31	675.17	293.72	66
67	471.04	204.79	588.80	256.00	719.64	312.86	67
68	516.32	224.47	645.41	280.58	788.83	342.95	68
69	561.60	244.16	702.01	305.22	858.01	373.03	69
70	606.76	263.81	758.44	329.78	926.98	403.04	70
71	652.16	283.37	815.20	354.22	996.36	432.94	71
72	697.40	298.62	871.75	373.28	1,065.48	456.23	72
73	798.37	344.26	997.98	430.33	1,219.74	525.95	73
74	892.80	388.19	1,116.00	485.24	1,363.99	593.06	74
75	982.34	431.29	1,227.94	539.11	1,500.80	658.92	75
76	1,072.51	476.12	1,340.64	595.14	1,638.55	727.39	76
77	1,156.01	519.58	1,445.02	649.48	1,766.11	793.80	77
78	1,235.93	546.31	1,544.90	682.88	1,888.20	834.65	78
79	1,313.92	571.51	1,642.39	714.40	2,007.38	873.14	79
80	1,471.58	640.09	1,839.49	800.12	2,248.26	977.92	80
81	1,635.82	711.52	2,044.78	889.40	2,499.17	1,087.04	81
82	1,807.94	786.40	2,259.94	982.98	2,762.14	1,201.44	82
83	1,987.97	864.67	2,484.96	1,080.84	3,037.19	1,321.03	83
84	2,175.84	946.40	2,719.80	1,183.01	3,324.22	1,445.89	84
NOTE		~~ ~ 4					

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
l.	•					<u>.</u>	
16-39	37.56	16.38	46.94	20.47	57.37	25.00	16-39
40-54	56.90	24.80	71.11	31.01	86.94	37.90	40-54
55	97.86	42.66	122.33	53.34	149.51	65.18	55
56	113.59	49.51	141.98	61.90	173.53	75.67	56
57-59	129.43	56.42	161.78	70.54	197.72	86.21	57-59
60	231.49	100.93	289.37	126.17	353.66	154.20	60
61	265.88	115.33	332.35	144.17	406.21	176.22	61
62	283.43	122.82	354.30	153.53	433.02	187.64	62
63	319.68	139.03	399.61	173.78	488.41	212.39	63
64	352.92	153.76	441.14	192.19	539.17	234.89	64
65	379.81	165.34	474.76	206.65	580.26	252.58	65
66	406.58	176.87	508.22	221.09	621.16	270.22	66
67	433.37	188.41	541.69	235.51	662.08	287.84	67
68	475.03	206.52	593.78	258.14	725.72	315.52	68
69	516.67	224.64	645.85	280.80	789.37	343.20	69
70	558.20	242.71	697.76	303.40	852.83	370.81	70
71	599.98	260.71	749.99	325.88	916.64	398.30	71
72	641.60	274.73	802.02	343.42	980.23	419.74	72
73	734.52	316.73	918.12	395.90	1,122.17	483.88	73
74	821.38	357.14	1,026.72	446.42	1,254.88	545.63	74
75	903.77	396.79	1,129.70	496.00	1,380.74	606.20	75
76	986.71	438.02	1,233.38	547.52	1,507.46	669.19	76
77	1,063.52	478.01	1,329.41	597.50	1,624.82	730.30	77
78	1,137.05	502.60	1,421.32	628.26	1,737.16	767.87	78
79	1,208.80	525.79	1,511.00	657.24	1,846.79	803.29	79
80	1,353.86	588.89	1,692.32	736.10	2,068.39	899.69	80
81	1,504.96	654.60	1,881.19	818.24	2,299.24	1,000.09	81
82	1,663.32	723.48	2,079.13	904.36	2,541.16	1,105.32	82
83	1,828.93	795.49	2,286.17	994.39	2,794.21	1,215.36	83
84	2,001.77	870.70	2,502.22	1,088.38	3,058.27	1,330.24	84
NOTE:	Dotos for on	00 01 0	ra available f	ar inquirada	with Cueron	tood Duraha	

Base Form 80650 1/97 for NH Premiums; Rider Form 80660 1/97 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	1	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
16-39	32.09	13.98	40.10	17.47	49.02	21.37	16-39
40-54	48.61	21.19	60.77	26.50	74.27	32.39	40-54
55	83.62	36.46	104.51	45.56	127.74	55.70	55
56	97.03	42.31	121.31	52.90	148.26	64.64	56
57-59	110.57	48.22	138.22	60.26	168.92	73.66	57-59
60	197.78	86.23	247.22	107.78	302.15	131.74	60
61	227.16	98.53	283.94	123.17	347.04	150.55	61
62	242.15	104.93	302.69	131.16	369.95	160.30	62
63	273.12	118.78	341.40	148.48	417.28	181.46	63
64	301.51	131.35	376.90	164.20	460.64	200.68	64
65	324.50	141.24	405.62	176.54	495.74	215.78	65
66	347.35	151.10	434.18	188.89	530.69	230.86	66
67	370.24	160.97	462.79	201.19	565.63	245.92	67
68	405.83	176.42	507.29	220.55	620.03	269.54	68
69	441.43	191.93	551.77	239.90	674.38	293.21	69
70	476.90	207.36	596.12	259.20	728.60	316.80	70
71	512.60	222.74	640.74	278.42	783.13	340.28	71
72	548.16	234.72	685.21	293.40	837.47	358.60	72
73	627.53	270.59	784.39	338.23	958.72	413.40	73
74	701.74	305.12	877.18	381.38	1,072.09	466.15	74
75	772.13	339.00	965.16	423.74	1,179.62	517.92	75
76	843.00	374.23	1,053.73	467.78	1,287.90	571.74	76
77	908.62	408.38	1,135.78	510.49	1,388.16	623.93	77
78	971.45	429.41	1,214.28	536.76	1,484.14	656.03	78
79	1,032.73	449.21	1,290.94	561.50	1,577.80	686.28	79
80	1,156.67	503.11	1,445.83	628.90	1,767.13	768.64	80
81	1,285.75	559.26	1,607.20	699.07	1,964.35	854.44	81
82	1,421.03	618.11	1,776.31	772.64	2,171.04	944.33	82
83	1,562.53	679.64	1,953.18	849.56	2,387.21	1,038.34	83
84	1,710.20	743.88	2,137.76	929.86	2,612.81	1,136.48	84

Continental General Insurance Company Form 80650 1/97 and Riders Current Factor Tables

Elimination Period:		Г	Discount Factors:		Mode Factors:	
0 Day	1.000		Marital	0.90	Annual	1.000
30 Day	0.871		Association(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826		Association/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780		, , ,		Monthly Bank Draft (PAC)	0.086
•					List Bill	0.086
80710 - Survivorship Ride	er Factors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

	(-)9 - /
Issue Age Factor	
16-54	1.254
55-59	1.260
60	1.255
61	1.248
62	1.246
63	1.201
64	1.170
65	1.141
66	1.121
67	1.103
68	1.060
69	1.027
70	1.002
71	0.980
72	0.962
73	0.900
74	0.855
75	0.822
76	0.793
77	0.771
78	0.754
79	0.739
80	0.725
81	0.714
82	0.704
83	0.695
84	0.688

93000 - Nonforfeiture Factors (By Age) Issue Age Lifetime Ten Year Five Year or to Age 65 16-55 0.220 0.220 0.220 56-59 0.220 0.220 0.146 60-64 0.191 0.191 0.067 65-69 0.164 0.043 0.145 70-74 0.150 0.031 0.129 75-84 0.107 0.099 0.020

90170 or 93087 - Guaranteed Purchase Option Rider (GPO)

0.050

90175 or 93102 - Return of Premium Rider

0.327

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period
0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	44.83	22.43	56.04	28.03	68.48	34.25	16-39
40-54	67.91	33.96	84.89	42.46	103.75	51.90	40-54
55-59	92.09	46.06	115.10	57.56	140.68	70.34	55-59
60	105.64	53.02	132.06	66.28	161.40	81.00	60
61	119.30	59.90	149.12	74.88	182.27	91.52	61
62	132.96	66.79	166.21	83.50	203.14	102.05	62
63	147.59	73.76	184.49	92.20	225.48	112.70	63
64	161.83	80.99	202.30	101.22	247.24	123.72	64
65	176.28	88.10	220.36	110.14	269.32	134.62	65
66	190.52	95.50	238.14	119.39	291.07	145.90	66
67	205.13	102.62	256.42	128.29	313.40	156.80	67
68	230.36	115.26	287.94	144.07	351.94	176.09	68
69	255.74	127.90	319.68	159.86	390.72	195.38	69
70	281.15	140.51	351.42	175.62	429.53	214.66	70
71	306.53	153.14	383.16	191.42	468.31	233.95	71
72	331.97	165.95	414.97	207.42	507.19	253.51	72
73	392.81	191.21	491.00	239.02	600.12	292.15	73
74	453.64	215.11	567.05	268.92	693.06	328.67	74
75	514.49	237.24	643.10	296.54	786.01	362.44	75
76	575.50	257.74	719.36	322.18	879.23	393.77	76
77	636.32	276.70	795.42	345.86	972.17	422.72	77
78	732.06	318.40	915.07	397.99	1,118.42	486.46	78
79	833.95	362.69	1,042.44	453.35	1,274.09	554.11	79
80	933.82	405.85	1,167.26	507.30	1,426.66	620.03	80
81	1,038.18	451.33	1,297.73	564.17	1,586.09	689.54	81
82	1,147.74	498.82	1,434.68	623.52	1,753.50	762.08	82
83	1,261.99	548.77	1,577.50	685.98	1,928.04	838.40	83
84	1,381.21	600.73	1,726.50	750.89	2,110.18	917.76	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	29.24	12.74	36.55	15.94	44.68	19.46	16-39
40-54	44.29	19.32	55.37	24.13	67.66	29.51	40-54
55-59	60.06	26.18	75.07	32.74	91.74	40.00	55-59
60	72.32	31.52	90.41	39.42	110.50	48.17	60
61	84.60	36.71	105.76	45.89	129.25	56.09	61
62	96.89	42.05	121.09	52.57	148.01	64.25	62
63	111.48	48.36	139.36	60.46	170.30	73.90	63
64	125.92	54.85	157.38	68.57	192.36	83.81	64
65	140.51	61.15	175.64	76.45	214.66	93.43	65
66	155.10	67.46	193.88	84.35	236.96	103.08	66
67	169.70	73.79	212.12	92.22	259.27	112.73	67
68	194.75	84.67	243.43	105.85	297.54	129.37	68
69	219.80	95.56	274.75	119.46	335.81	145.99	69
70	244.86	106.46	306.07	133.08	374.08	162.65	70
71	270.07	117.35	337.57	146.69	412.61	179.29	71
72	295.13	128.26	368.89	160.32	450.88	195.96	72
73	349.19	151.75	436.49	189.70	533.50	231.86	73
74	403.27	175.45	504.10	219.30	616.10	268.03	74
75	457.34	198.95	571.70	248.70	698.72	303.96	75
76	511.61	222.46	639.49	278.08	781.61	339.86	76
77	565.67	245.98	707.10	307.46	864.23	375.78	77
78	650.78	283.04	813.47	353.82	994.25	432.44	78
79	741.35	322.43	926.69	403.03	1,132.63	492.58	79
80	830.14	360.79	1,037.66	450.97	1,268.26	551.20	80
81	922.91	401.22	1,153.63	501.54	1,409.99	612.98	81
82	1,020.31	443.42	1,275.38	554.28	1,558.81	677.47	82
83	1,121.88	487.85	1,402.34	609.82	1,713.96	745.32	83
84	1,227.84	534.02	1,534.81	667.52	1,875.88	815.87	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	[;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	•					•	
16-39	26.90	11.74	33.62	14.65	41.09	17.92	16-39
40-54	40.74	17.76	50.94	22.21	62.24	27.14	40-54
55-59	55.24	24.10	69.06	30.11	84.41	36.80	55-59
60	66.55	29.02	83.17	36.26	101.66	44.32	60
61	77.83	33.77	97.28	42.20	118.91	51.59	61
62	89.12	38.69	111.42	48.36	136.16	59.11	62
63	102.56	44.51	128.20	55.62	156.70	67.99	63
64	115.84	50.46	144.79	63.10	176.96	77.11	64
65	129.28	56.26	161.59	70.33	197.50	85.96	65
66	142.69	62.08	178.37	77.59	218.02	94.85	66
67	156.13	67.87	195.17	84.84	238.52	103.70	67
68	179.17	77.89	223.97	97.38	273.73	119.02	68
69	202.21	87.91	252.77	109.90	308.95	134.33	69
70	225.25	97.94	281.59	122.42	344.16	149.63	70
71	248.47	107.96	310.58	134.95	379.58	164.95	71
72	271.51	118.01	339.38	147.49	414.79	180.26	72
73	321.25	139.62	401.57	174.53	490.81	213.31	73
74	371.02	161.41	463.75	201.76	566.82	246.59	74
75	420.77	183.04	525.96	228.80	642.84	279.65	75
76	470.66	204.65	588.35	255.82	719.08	312.67	76
77	520.42	226.30	650.53	282.88	795.10	345.73	77
78	598.72	260.41	748.39	325.50	914.71	397.85	78
79	682.04	296.62	852.55	370.78	1,042.02	453.18	79
80	763.72	331.91	954.65	414.89	1,166.81	507.10	80
81	849.06	369.12	1,061.34	461.41	1,297.19	563.94	81
82	938.69	407.96	1,173.35	509.95	1,434.11	623.27	82
83	1,032.12	448.82	1,290.17	561.02	1,576.86	685.69	83
84	1,129.61	491.30	1,412.03	614.14	1,725.82	750.60	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Lifetime Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					•	
16-39	22.98	10.02	28.73	12.52	35.11	15.30	16-39
40-54	34.81	15.19	43.52	18.97	53.18	23.20	40-54
55-59	47.20	20.58	59.00	25.73	72.12	31.45	55-59
60	56.86	24.79	71.06	30.98	86.86	37.86	60
61	66.49	28.86	83.11	36.06	101.59	44.09	61
62	76.15	33.06	95.17	41.32	116.33	50.50	62
63	87.62	38.02	109.51	47.52	133.86	58.08	63
64	98.95	43.13	123.71	53.89	151.20	65.88	64
65	110.44	48.07	138.05	60.10	168.73	73.44	65
66	121.92	53.03	152.39	66.30	186.26	81.02	66
67	133.38	57.98	166.73	72.48	203.78	88.58	67
68	153.08	66.55	191.35	83.20	233.86	101.69	68
69	172.76	75.11	215.96	93.89	263.94	114.76	69
70	192.46	83.68	240.55	104.60	294.02	127.84	70
71	212.28	92.23	265.34	115.30	324.31	140.93	71
72	231.96	100.82	289.96	126.01	354.37	154.02	72
73	274.46	119.29	343.08	149.11	419.33	182.24	73
74	316.97	137.89	396.22	172.38	484.26	210.68	74
75	359.48	156.38	449.35	195.48	549.19	238.91	75
76	402.12	174.85	502.63	218.56	614.34	267.13	76
77	444.61	193.32	555.78	241.67	679.27	295.37	77
78	511.51	222.47	639.40	278.09	781.48	339.90	78
79	582.70	253.42	728.38	316.78	890.24	387.17	79
80	652.49	283.56	815.62	354.47	996.86	433.22	80
81	725.41	315.36	906.78	394.21	1,108.28	481.80	81
82	801.96	348.54	1,002.47	435.68	1,225.22	532.49	82
83	881.80	383.45	1,102.25	479.30	1,347.20	585.83	83
84	965.09	419.74	1,206.37	524.68	1,474.44	641.26	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay

Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	77.32	38.69	96.65	48.36	118.14	59.10	16-39
40-54	117.18	58.60	146.46	73.25	179.02	89.53	40-54
55-59	163.10	81.58	203.88	101.98	249.19	124.63	55-59
60	206.88	103.81	258.60	129.77	316.07	158.62	60
61	216.71	108.79	270.88	136.00	331.07	166.21	61
62	227.08	114.07	283.84	142.60	346.92	174.28	62
63	242.21	121.06	302.75	151.32	370.04	184.93	63
64	257.41	128.81	321.77	161.03	393.29	196.80	64
65	273.25	136.58	341.57	170.72	417.47	208.67	65
66	289.18	144.94	361.46	181.19	441.79	221.45	66
67	305.74	152.96	382.18	191.20	467.10	233.69	67
68	332.35	166.30	415.43	207.86	507.77	254.05	68
69	359.71	179.88	449.63	224.86	549.56	274.82	69
70	387.20	193.50	484.00	241.88	591.55	295.64	70
71	414.79	207.23	518.50	259.04	633.73	316.61	71
72	442.62	217.80	553.27	272.26	676.22	332.76	72
73	505.00	247.91	631.26	309.89	771.53	378.76	73
74	567.20	275.69	709.02	344.62	866.57	421.19	74
75	629.41	301.73	786.76	377.16	961.60	460.99	75
76	691.62	327.72	864.52	409.67	1,056.64	500.70	76
77	754.02	351.49	942.53	439.37	1,151.98	537.00	77
78	859.93	374.02	1,074.91	467.50	1,313.78	571.39	78
79	966.02	420.13	1,207.52	525.16	1,475.87	641.88	79
80	1,081.27	469.92	1,351.58	587.40	1,651.93	717.95	80
81	1,202.82	522.91	1,503.53	653.64	1,837.66	798.91	81
82	1,329.48	577.80	1,661.86	722.27	2,031.14	882.78	82
83	1,461.62	635.58	1,827.01	794.47	2,233.03	971.04	83
84	1,599.72	695.75	1,999.66	869.69	2,444.03	1,062.95	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					<u> </u>	
16-39	50.44	22.01	63.04	27.49	77.05	33.60	16-39
40-54	76.42	33.31	95.52	41.64	116.76	50.90	40-54
55-59	106.37	46.39	132.98	57.98	162.53	70.87	55-59
60	141.64	61.75	177.05	77.18	216.41	94.34	60
61	153.67	66.66	192.07	83.33	234.78	101.83	61
62	165.44	71.81	206.81	89.78	252.77	109.73	62
63	182.94	79.37	228.67	99.23	279.48	121.27	63
64	200.28	87.26	250.34	109.08	305.99	133.31	64
65	217.80	94.81	272.26	118.50	332.76	144.84	65
66	235.43	102.41	294.28	128.00	359.68	156.46	66
67	252.92	109.96	316.15	137.45	386.42	167.98	67
68	280.99	122.17	351.23	152.70	429.29	186.65	68
69	309.16	134.42	386.46	168.04	472.32	205.37	69
70	337.22	146.62	421.54	183.26	515.20	224.00	70
71	365.47	158.81	456.83	198.50	558.36	242.63	71
72	393.47	168.35	491.84	210.43	601.13	257.21	72
73	448.93	196.76	561.18	245.95	685.88	300.60	73
74	504.23	224.83	630.30	281.05	770.36	343.49	74
75	559.52	253.06	699.42	316.32	854.84	386.62	75
76	614.82	282.88	768.54	353.59	939.32	432.16	76
77	670.30	312.46	837.86	390.59	1,024.07	477.37	77
78	764.45	332.48	955.56	415.61	1,167.91	507.96	78
79	858.76	373.48	1,073.45	466.85	1,312.00	570.60	79
80	961.21	417.76	1,201.51	522.18	1,468.51	638.23	80
81	1,069.27	464.86	1,336.58	581.06	1,633.61	710.21	81
82	1,181.88	513.66	1,477.34	642.07	1,805.63	784.76	82
83	1,299.34	565.02	1,624.16	706.27	1,985.09	863.21	83
84	1,422.11	618.50	1,777.63	773.12	2,172.65	944.93	84

Continental General Insurance Company Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED	;	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	46.39	20.23	58.01	25.28	70.88	30.91	16-39
40-54	70.31	30.65	87.88	38.30	107.40	46.82	40-54
55-59	97.86	42.66	122.33	53.34	149.51	65.18	55-59
60	130.31	56.81	162.89	71.02	199.08	86.81	60
61	141.37	61.32	176.71	76.67	215.98	93.70	61
62	152.22	66.07	190.27	82.58	232.55	100.93	62
63	168.31	73.03	210.37	91.27	257.12	111.58	63
64	184.26	80.28	230.33	100.34	281.51	122.65	64
65	200.38	87.23	250.46	109.02	306.12	133.25	65
66	216.60	94.21	270.74	117.77	330.89	143.94	66
67	232.68	101.16	290.86	126.46	355.51	154.54	67
68	258.50	112.39	323.14	140.48	394.94	171.71	68
69	284.42	123.67	355.52	154.58	434.53	188.95	69
70	310.25	134.88	387.80	168.61	473.99	206.08	70
71	336.23	146.11	420.29	182.63	513.67	223.22	71
72	361.99	154.88	452.48	193.60	553.06	236.62	72
73	413.02	181.02	516.26	226.27	631.01	276.55	73
74	463.90	206.84	579.86	258.56	708.73	316.01	74
75	514.78	232.80	643.45	291.01	786.46	355.68	75
76	565.63	260.23	707.04	325.31	864.17	397.60	76
77	616.67	287.46	770.84	359.33	942.14	439.18	77
78	703.30	305.88	879.13	382.34	1,074.49	467.33	78
79	790.06	343.61	987.58	429.50	1,207.03	524.95	79
80	884.32	384.32	1,105.38	480.41	1,351.03	587.17	80
81	983.74	427.68	1,229.66	534.59	1,502.92	653.40	81
82	1,087.32	472.57	1,359.14	590.71	1,661.18	721.98	82
83	1,195.39	519.82	1,494.24	649.76	1,826.28	794.15	83
84	1,308.32	569.02	1,635.42	711.29	1,998.84	869.34	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Ten-Year Pay Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED		STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-					-	
16-39	39.62	17.28	49.56	21.60	60.55	26.42	16-39
40-54	60.06	26.18	75.10	32.74	91.78	40.01	40-54
55-59	83.62	36.46	104.51	45.56	127.74	55.70	55-59
60	111.32	48.54	139.16	60.67	170.09	74.15	60
61	120.79	52.39	150.97	65.50	184.54	80.04	61
62	130.04	56.45	162.55	70.56	198.68	86.24	62
63	143.78	62.40	179.74	77.99	219.67	95.33	63
64	157.42	68.58	196.78	85.73	240.50	104.77	64
65	171.19	74.52	213.98	93.14	261.54	113.83	65
66	185.05	80.48	231.30	100.61	282.70	122.98	66
67	198.79	86.42	248.51	108.04	303.72	132.04	67
68	220.86	96.02	276.07	120.02	337.42	146.69	68
69	243.00	105.66	303.74	132.07	371.26	161.41	69
70	265.06	115.24	331.32	144.06	404.95	176.06	70
71	287.26	124.82	359.08	156.04	438.85	190.72	71
72	309.28	132.32	386.59	165.41	472.49	202.15	72
73	352.86	154.66	441.08	193.31	539.10	236.28	73
74	396.32	176.71	495.40	220.90	605.50	269.99	74
75	439.80	198.89	549.73	248.62	671.90	303.88	75
76	483.24	222.34	604.07	277.92	738.30	339.67	76
77	526.85	245.59	658.56	306.98	804.92	375.23	77
78	600.86	261.34	751.08	326.66	917.99	399.24	78
79	675.00	293.54	843.72	366.95	1,031.23	448.49	79
80	755.50	328.34	944.39	410.44	1,154.24	501.64	80
81	840.44	365.38	1,050.55	456.71	1,284.02	558.20	81
82	928.96	403.74	1,161.18	504.67	1,419.23	616.82	82
83	1,021.27	444.10	1,276.58	555.13	1,560.29	678.49	83
84	1,117.76	486.14	1,397.21	607.66	1,707.71	742.72	84

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

Lifetime Benefit Period 0 DAY ELIMINATION

	PREFERRE	D I	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	62.59	31.30	78.24	39.11	95.64	47.81	16-39
40-54	94.82	47.45	118.54	59.29	144.89	72.48	40-54
55	163.10	81.58	203.88	101.98	249.19	124.63	55
56	189.31	94.68	236.64	118.34	289.21	144.65	56
57-59	215.69	107.88	269.63	134.86	329.53	164.83	57-59
60	367.52	184.45	459.40	230.57	561.48	281.80	60
61	407.56	204.61	509.44	255.77	622.66	312.61	61
62	422.84	212.04	528.55	265.06	646.01	323.96	62
63	460.07	230.44	575.08	288.06	702.88	352.07	63
64	493.03	246.72	616.30	308.39	753.25	376.93	64
65	517.96	258.89	647.45	323.62	791.30	395.52	65
66	542.82	272.10	678.53	340.15	829.31	415.72	66
67	569.40	284.89	711.74	356.10	869.92	435.24	67
68	610.72	305.54	763.39	381.95	933.02	466.81	68
69	653.41	326.75	816.77	408.44	998.28	499.20	69
70	696.67	348.19	870.84	435.23	1,064.35	531.96	70
71	740.20	369.77	925.25	462.22	1,130.86	564.94	71
72	784.51	386.36	980.64	482.95	1,198.56	590.28	72
73	898.10	433.76	1,122.62	542.21	1,372.09	662.71	73
74	1,004.32	476.00	1,255.37	595.01	1,534.34	727.22	74
75	1,105.03	514.27	1,381.31	642.85	1,688.26	785.70	75
76	1,206.47	551.62	1,508.09	689.53	1,843.20	842.76	76
77	1,300.39	584.47	1,625.50	730.58	1,986.70	892.93	77
78	1,390.30	614.56	1,737.86	768.17	2,124.06	938.88	78
79	1,478.02	642.89	1,847.54	803.62	2,258.09	982.20	79
80	1,655.39	720.04	2,069.24	900.06	2,529.08	1,100.06	80
81	1,840.13	800.39	2,300.18	1,000.49	2,811.32	1,222.81	81
82	2,033.76	884.62	2,542.20	1,105.76	3,107.14	1,351.49	82
83	2,236.28	972.67	2,795.35	1,215.84	3,416.52	1,486.04	83
84	2,447.59	1,064.60	3,059.50	1,330.78	3,739.39	1,626.49	84
NOTE:	Dates for a	300 00 01 0	ro available f	or incurada	with Cuaran	tood Durobo	20

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

4 Year Benefit Period 0 DAY ELIMINATION

		PREFERRED)	STANDARD		SELECT		
	AGE	NH	HHC	NH	HHC	NH	HHC	AGE
_		-						
	16-39	40.82	17.80	51.04	22.24	62.36	27.19	16-39
	40-54	61.85	26.98	77.32	33.72	94.49	41.21	40-54
	55	106.37	46.39	132.98	57.98	162.53	70.87	55
	56	123.46	53.83	154.33	67.30	188.62	82.24	56
	57-59	140.68	61.34	175.84	76.67	214.92	93.72	57-59
	60	251.62	109.70	314.53	137.12	384.42	167.62	60
	61	289.00	125.38	361.25	156.71	441.54	191.54	61
	62	308.09	133.50	385.09	166.87	470.69	203.96	62
	63	347.48	151.10	434.34	188.89	530.88	230.86	63
	64	383.59	167.11	479.50	208.90	586.06	255.32	64
	65	412.84	179.69	516.06	224.62	630.72	274.54	65
	66	441.92	192.25	552.41	240.31	675.17	293.72	66
	67	471.04	204.79	588.80	256.00	719.64	312.86	67
	68	516.32	224.47	645.41	280.58	788.83	342.95	68
	69	561.60	244.16	702.01	305.22	858.01	373.03	69
	70	606.76	263.81	758.44	329.78	926.98	403.04	70
	71	652.16	283.37	815.20	354.22	996.36	432.94	71
	72	697.40	298.62	871.75	373.28	1,065.48	456.23	72
	73	798.37	344.26	997.98	430.33	1,219.74	525.95	73
	74	892.80	388.19	1,116.00	485.24	1,363.99	593.06	74
	75	982.34	431.29	1,227.94	539.11	1,500.80	658.92	75
	76	1,072.51	476.12	1,340.64	595.14	1,638.55	727.39	76
	77	1,156.01	519.58	1,445.02	649.48	1,766.11	793.80	77
	78	1,235.93	546.31	1,544.90	682.88	1,888.20	834.65	78
	79	1,313.92	571.51	1,642.39	714.40	2,007.38	873.14	79
	80	1,471.58	640.09	1,839.49	800.12	2,248.26	977.92	80
	81	1,635.82	711.52	2,044.78	889.40	2,499.17	1,087.04	81
	82	1,807.94	786.40	2,259.94	982.98	2,762.14	1,201.44	82
	83	1,987.97	864.67	2,484.96	1,080.84	3,037.19	1,321.03	83
	84	2,175.84	946.40	2,719.80	1,183.01	3,324.22	1,445.89	84
	NOTE		~~ ~ 4					

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer)

Annual Premiums for \$10.00 per day

VA Current Premium Rates

3 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	ННС	AGE
	•					•	
16-39	37.56	16.38	46.94	20.47	57.37	25.00	16-39
40-54	56.90	24.80	71.11	31.01	86.94	37.90	40-54
55	97.86	42.66	122.33	53.34	149.51	65.18	55
56	113.59	49.51	141.98	61.90	173.53	75.67	56
57-59	129.43	56.42	161.78	70.54	197.72	86.21	57-59
60	231.49	100.93	289.37	126.17	353.66	154.20	60
61	265.88	115.33	332.35	144.17	406.21	176.22	61
62	283.43	122.82	354.30	153.53	433.02	187.64	62
63	319.68	139.03	399.61	173.78	488.41	212.39	63
64	352.92	153.76	441.14	192.19	539.17	234.89	64
65	379.81	165.34	474.76	206.65	580.26	252.58	65
66	406.58	176.87	508.22	221.09	621.16	270.22	66
67	433.37	188.41	541.69	235.51	662.08	287.84	67
68	475.03	206.52	593.78	258.14	725.72	315.52	68
69	516.67	224.64	645.85	280.80	789.37	343.20	69
70	558.20	242.71	697.76	303.40	852.83	370.81	70
71	599.98	260.71	749.99	325.88	916.64	398.30	71
72	641.60	274.73	802.02	343.42	980.23	419.74	72
73	734.52	316.73	918.12	395.90	1,122.17	483.88	73
74	821.38	357.14	1,026.72	446.42	1,254.88	545.63	74
75	903.77	396.79	1,129.70	496.00	1,380.74	606.20	75
76	986.71	438.02	1,233.38	547.52	1,507.46	669.19	76
77	1,063.52	478.01	1,329.41	597.50	1,624.82	730.30	77
78	1,137.05	502.60	1,421.32	628.26	1,737.16	767.87	78
79	1,208.80	525.79	1,511.00	657.24	1,846.79	803.29	79
80	1,353.86	588.89	1,692.32	736.10	2,068.39	899.69	80
81	1,504.96	654.60	1,881.19	818.24	2,299.24	1,000.09	81
82	1,663.32	723.48	2,079.13	904.36	2,541.16	1,105.32	82
83	1,828.93	795.49	2,286.17	994.39	2,794.21	1,215.36	83
84	2,001.77	870.70	2,502.22	1,088.38	3,058.27	1,330.24	84
NOTE:	Datas for ag	00 01 0	ra available fe	er incurada	with Cueron	tood Durchas	

Base Form 80880 1/98 for NH Premiums; Rider Form 80900 1/98 for HHC Premiums Long Term Nursing Home Care, Five-Year Pay or To Age 65(whichever is longer) Annual Premiums for \$10.00 per day

VA Current Premium Rates

2 Year Benefit Period 0 DAY ELIMINATION

	PREFERRED)	STANDARD		SELECT		
AGE	NH	HHC	NH	HHC	NH	HHC	AGE
	-						
16-39	32.09	13.98	40.10	17.47	49.02	21.37	16-39
40-54	48.61	21.19	60.77	26.50	74.27	32.39	40-54
55	83.62	36.46	104.51	45.56	127.74	55.70	55
56	97.03	42.31	121.31	52.90	148.26	64.64	56
57-59	110.57	48.22	138.22	60.26	168.92	73.66	57-59
60	197.78	86.23	247.22	107.78	302.15	131.74	60
61	227.16	98.53	283.94	123.17	347.04	150.55	61
62	242.15	104.93	302.69	131.16	369.95	160.30	62
63	273.12	118.78	341.40	148.48	417.28	181.46	63
64	301.51	131.35	376.90	164.20	460.64	200.68	64
65	324.50	141.24	405.62	176.54	495.74	215.78	65
66	347.35	151.10	434.18	188.89	530.69	230.86	66
67	370.24	160.97	462.79	201.19	565.63	245.92	67
68	405.83	176.42	507.29	220.55	620.03	269.54	68
69	441.43	191.93	551.77	239.90	674.38	293.21	69
70	476.90	207.36	596.12	259.20	728.60	316.80	70
71	512.60	222.74	640.74	278.42	783.13	340.28	71
72	548.16	234.72	685.21	293.40	837.47	358.60	72
73	627.53	270.59	784.39	338.23	958.72	413.40	73
74	701.74	305.12	877.18	381.38	1,072.09	466.15	74
75	772.13	339.00	965.16	423.74	1,179.62	517.92	75
76	843.00	374.23	1,053.73	467.78	1,287.90	571.74	76
77	908.62	408.38	1,135.78	510.49	1,388.16	623.93	77
78	971.45	429.41	1,214.28	536.76	1,484.14	656.03	78
79	1,032.73	449.21	1,290.94	561.50	1,577.80	686.28	79
80	1,156.67	503.11	1,445.83	628.90	1,767.13	768.64	80
81	1,285.75	559.26	1,607.20	699.07	1,964.35	854.44	81
82	1,421.03	618.11	1,776.31	772.64	2,171.04	944.33	82
83	1,562.53	679.64	1,953.18	849.56	2,387.21	1,038.34	83
84	1,710.20	743.88	2,137.76	929.86	2,612.81	1,136.48	84

Continental General Insurance Company Form 80880 1/98 and Riders **Current Factor Tables**

Elimination Period:		Dis	scount Factors:		Mode Factors:	
0 Day	1.000	Ma	arital	0.90	Annual	1.000
30 Day	0.871	As	sociation(5%)	0.95	Semi Annual	0.510
60 Day(Georgia Only)	0.826	As	sociation/Employer(10%)	0.90	Quarterly	0.260
90 Day	0.780				Monthly Bank Draft (PAC)	0.086
					List Bill	0.086
80710 - Survivorship Rider F	actors: (By	Age)			Monthly Direct	0.092
Issue Age	Factor	Issue Age	Factor			
16-39	0.663	71	0.209			
40-54	0.453	72	0.208			
55-59	0.346	73	0.191			
60	0.313	74	0.179			
61	0.286	75	0.169			
62	0.265	76	0.162			
63	0.249	77	0.156			
64	0.237	78	0.151			
65	0.228	79	0.146			
66	0.220	80	0.143			
67	0.214	81	0.140			
68	0.212	82	0.137			
69	0.211	83	0.135			
70	0.210	84	0.133			

80680 or 93072 - Inflation Rider Factors: (By Age)

Issue Age Fa	ctor	-,		
16-54	1.254	93000 - Nonf	orfeiture Facto	ors (By Age)
55-59	1.260	Issue Age	Lifetime T	en Year
60	1.255	16-55	0.220	0.220
61	1.248	56-59	0.220	0.220
62	1.246	60-64	0.191	0.191
63	1.201	65-69	0.164	0.145
64	1.170	70-74	0.150	0.129
65	1.141	75-84	0.107	0.099
66	1.121			
67	1.103			
68	1.060			
69	1.027			
70	1.002			
71	0.980			
72	0.962			
73	0.900			
74	0.855			
75	0.822			
76	0.793			
77	0.771			
78	0.754			
79	0.739			
80	0.725			
81	0.714			
82	0.704			
83	0.695			
84	0.688			

90170 or 93087 - Guaranteed Purchase Option Rider (GPO) 0.050

90175 or 93102 - Return of Premium Rider 0.327 Five Year or to Age 65

0.220

0.146

0.067

0.043

0.031

0.020



CGI CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607 Fax: (888) 769-0737

May 19, 2023

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 10/25/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. Please provide the policyholder notification letter and accompanying forms under the Form Schedule tab. If the company is using previously approved forms, please provide the SERFF Tr. Num that contains the approved forms. If the company is using previously approved forms, place a copy of each approved form and a "John Doe" sample of each under the Supporting Documentation tab.

The Company has been coordinating with the Bureau of Insurance on the policyholder notifications under the Company's other rate filing, SERFF #: GLTC-133410195. To keep the workload down for both parties and notifications consistent between both product forms, the Company would like to contain the communication over policyholder notifications to only one of the rate filings until approved.

2. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

For each subset of business in the requested projections, please provide the active life reserve balance as 12/31/2021 on a nationwide basis.

Please see the table below for a breakout of the nationwide active life reserve balance as of 12/31/2021 for these policy forms.

Active Life Reserve

Inflation Option	Premium Paying	Paid Up	Total
Non-Inflation	54,456,502	60,513,679	114,970,181
Compound	380,387,611	738,015,401	1,118,403,011
Total	434,844,112	798,529,080	1,233,373,192



CGI CONTINENTAL GENERAL INSURANCE COMPANY

P.O. Box 203098 Austin, TX 78720-3098 Toll Free: (866) 830-0607 Fax: (888) 769-0737

3. Applies to:

- Long Term Care Insurance Rate Request Summary (Supporting Document)
- Comments: The narrative explanation for the rate increase is missing from this form. Please provide this narrative consistent with the actuarial memorandum and in consumer-friendly language.

Please either attach Appendix A, since it is referenced in the summary, or provide the Issue Dates and Prior Rate Increases. This is a public document available to policyholders and the BOI prefers not to refer a policyholder to an Appendix as it may be difficult for them to find the correct document.

Please see the revised rate request summary VA KIC LTC2 Rate Request Summary Supplement - 11.8.2022, which now provides the issues dates and prior rate increases for the product forms and a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

4. Applies to:

- L&H Actuarial Memorandum (Supporting Document)
- Comments: Rate/Rule Schedule

1) Appendix C appears to indicate 693 policies issued in VA as of 12/31/2021. However, under the Rate/Rule Schedule tab, the number of Policy Holders affected is listed as 485. Please clarify if these 485 policyholders represent Active, Premium Paying (460) and Disabled Non-Paid Up (20) only.

The 693 policies noted in Appendix C are made up of 485 premium paying policies; of those 460 are active and 20 are disabled. The Company states 485 in the Rate/Rule Schedule tab to reflect how many policyholders will be affected by the rate increase (the 20 disabled policies will receive the rate increase once active again).

2) Explain why the count of 485 is not consistent with the Exhibit 1 and Appendix A VA count of 460.

Appendix A and Exhibit 1 are both on an active, premium paying polices basis, since the rate increase is determined using active, premium paying experience only. The 485 includes the 20 disabled non-paid up.

5. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

In Appendix C, Attained Age count, for 70 and older please provide the breakout of the 622 policyholders by age bands (70-74; 75-79 and >80) that are (i) Active, Premium Paying and (ii) Disabled, Non-Paid Up.

Of the 622 policyholders with an attained age of 70 and older, there are 445 that fall under the categories of Active, Premium Paying and Disabled, Non-Paid Up. Please see the follow table with the breakout of the attained age bands by status.



Attained Age/Status	Count	% of Count	Premium	% of Premium
70 - 74				
Active, Premium Paying	89	100.0%	199,176	100.0%
Disabled, Non-Paid up	0	0.0%	-	0.0%
75 - 79				
Active, Premium Paying	130	95.6%	366,792	96.5%
Disabled, Non-Paid up	6	4.4%	13,419	3.5%
>80				
Active, Premium Paying	201	91.4%	656,731	89.7%
Disabled, Non-Paid up	19	8.6%	75,124	10.3%
Total	445		1,311,243	

6. Applies to:

- L&H Actuarial Memorandum (Supporting Document)
- Comments: Exhibit 1
- 1) Please provide the most recent cumulative approved rate increases for each state in Excel.
- 2) Please provide the nationwide average cumulative approved rate increases.
- Please add a column to the Exhibit listing pending rate increases filed in each state.

Please see the excel file **VA KIC LTC2 Exhibit 1.xlsx** and the revised pdf **VA KIC LTC2 Exhibits – revised 11.8.2022.pdf** in the Supporting Documentation section with the above requested information.

7. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

Please provide an explanation and support to illustrate how the pilot wellness program will mitigate the need for rate increases.

Currently the support for this is limited. However, the Company is rolling out a pilot program to determine if the claim incidence and length of stay can be significantly reduced before incorporating such assumptions into the Company's projections of future claims used in the rate increase analysis.

For the pilot program, Continental General Insurance Company has contracted with Assured Allies to implement their wellness program that is intended to provide participants with equipment, home modifications, services, and informal caregiver support in an effort to empower the participants to age in place, maintain their independence, and avoid unnecessary assistance with their activities of daily living. The pilot program is expected to reduce the incidence of LTC claims for engaged participants and possibly shorten the length of claims. If the pilot program is able to demonstrate a statistically significantly reduction in claim incidence and length of stay for the participants, this cost containment program will allow the Company to incorporate the reduced incidence rates and shorter lengths of stay into the projection of future benefits which will reduce the amount of rate increases that may be actuarially justified.



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8. Applies to:

• L&H Actuarial Memorandum (Supporting Document)

You provided the average issue age. Please provide the average attained age for the Virginia block.

The average attained age for this Virginia block is 77.8.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA

Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120

[P.O. Box 203098 Austin, TX 78720-3098]

[Name] [Today's Date]

[Address Line 1] [Address Line 2] [Address Line 3] [City, State, Zip Code]

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing

Policy Number: [POLICY NUMBER]

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current [Modal] Premium	New [Modal] Premium	Rate Increase Percentage	Rate Increase Effective Date
[\$X,XXX.XX]	[\$X,XXX.XX]	[XX]%	[MM/DD/YYYY]
	[\$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]
Ī	[\$X,XXX.XX]	[XX]%	[MM/DD/YYYY]]

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at [https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx]. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

[P.O. Box 203098 • Austin, TX 78720-3098 Toll Free: (866) 830-0607 • Fax: (888) 769-0737]

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

<u>Option</u>		<u>Description</u>	New [Modal] Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	[\$X,XXX.XX]
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	\$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call [866-830-0607] for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at [866-830-0607] for more information on any of the options described above. Our office hours are [Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST].

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely, [Fabiola Amaro Best FALU, FLMI, ACS, AIAA] [Senior Vice President and Chief Operating Officer]



November 17, 2022

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 11/09/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. The VA BOI requires that a copy of the policyholder notification letter and forms that are to be used with this rate request be placed under the Supporting Documentation tab. We understand that the review and communications regarding these forms will occur under GLTC-133410195. Please comply with our request stated in our objection letter of 10/25/2022.

Please see the proposed policyholder notification letter, <u>VA RINC Letter - KIC 2022-05.pdf</u>, attached under the Supporting Documentation tab.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA

Associate Actuary

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120



November 21, 2022

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 11/18/2022 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. Please advise if the company will consider spreading the proposed increase of 75% increase over two or three years.

Yes, the Company is willing to spread the rate increase as an actuarially equivalent series over two or three years. Actuarial equivalence is determined based on the projected lifetime loss ratio for active, premium-paying policies.

A one-time rate increase of 75% produces a projected lifetime loss ratio of 108.1% for active, premium-paying non-inflation policies and 225.7% for active, premium-paying compound inflation policies (as shown in exhibits 3b and 3d, respectively).

To achieve the same projected lifetime loss ratios, the Company proposes either a two-year series of 33.6% per year (78.5% cumulative) or a three-year series of 22.1% per year (82.0% cumulative). These produce slightly higher but approximately equivalent (within 0.2%) projected lifetime loss ratios.

The Company would prefer the above proposed two-year series increases, as the cumulative impact is lower, but can accommodate either.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA Associate Actuary Continental General Insurance Company 11001 Lakeline Blvd, Suite 120



February 21, 2023

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 2/08/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. Please provide the policyholder letter form CGIC (KIC)-RINC-VA in a John Doe format using the proposed rate increase of 75% spread over two years.

Please see the John Doe letter, *VA RINC Letter - KIC_2022-06 - John Doe.pdf*, attached with this response letter.

The John Doe letter reflects a rate increase of 75% spread over two years, implemented as two phases of 32.3% each.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA Associate Actuary Continental General Insurance Company 11001 Lakeline Blvd, Suite 120

[P.O. Box 203098 Austin, TX 78720-3098]

John Doe 123 Insurance Street Apt 1234 Anytown, VA 12345 January 31, 2099

Re: Your Long Term Care Insurance Policy Premium is Rate Increasing

Policy Number: K999999999

Dear Policyholder:

The premium for your long-term care policy is going to increase. This letter explains:

- When and how much your premium is increasing
- Why your premium is increasing
- What options you have

When and how much your premium is increasing:

Current Monthly Premium	New Monthly	Rate Increase	Rate Increase
	Premium	Percentage	Effective Date
\$9,999.99	\$9,999.99	32.3%	05/01/2099
\$9,999.99	\$9,999.99	32.3%	05/01/2100

The rate increase request was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. The Company reserves the right to request a future rate increase as per the policy. All future rate increases are subject to review by the Commission. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx. You have the right to request a revised premium rate or rate schedule. In the event of a future rate increase, similar options to those listed in this letter may be available.

Why your premium is increasing:

People are living longer, and the cost of long-term care has risen. As a result, more people are filing claims, and their claims are more expensive than when the Company set a price for your policy. It has become necessary for the Company to increase the premiums for your long-term care policy. If these claim trends continue, the Company may need to increase your premiums again.

These trends are not related to your own claim experience, but the experience of all policies on this long-term care policy form.

P.O. Box 203098 ◆ Austin, TX 78720-3098 Toll Free: (866) 830-0607 ◆ Fax: (888) 769-0737

What options you have:

We understand that budgeting for a premium rate increase can be challenging. That is why we are offering our policyholders options to keep their premium at or close to its current level. You may elect to maintain your coverage at its current benefit level by paying the increased premium amount. You may also seek to moderate the impact of the premium rate increase by considering one or more of the options set forth below:

<u>Option</u>		<u>Description</u>	New Monthly Premium
1.	Pay the higher premium. Your coverage will stay the same.	Your premium change will automatically occur as described above with no changes to your coverage. No action is needed from you.	\$9,999.99
2.	Stop Paying Premiums.	The Contingent Nonforfeiture benefit allows you to stop paying premium completely in exchange for reducing how long your long-term care policy provides coverage. Your maximum lifetime benefits are shortened. Please see the Contingent Nonforfeiture Limit Calculation and Limitation section of this letter for a description of this option.	\$0
3.	Lower your premium by choosing to lower your coverage limits.	You may be able to lower your coverage limits to lower your premium. Examples of available options may include reducing the Daily Benefit Amounts or Maximum Days Benefit Period, increasing the Elimination Period, or removing optional policy benefits, such as Inflation or other riders.	Please call 866-830-0607 for a customized quote of premium reduction options.

Please note that all benefit reduction options may not be of equal value.

Please call our Client Services Department at 866-830-0607 for more information on any of the options described above. Our office hours are Monday through Thursday, 9 a.m. to 6 p.m. EST, and Friday, 9:00 a.m. to 3:00 p.m. EST.

You may change your coverage at any time. You may elect one of the options described above anytime within 120 days of the Rate Increase Effective Date. If you do not elect any of the options offered above and the Policy lapses within 120 days after the Premium Increase, we will convert the Policy to a reduced paid-up status in accordance with Option 2. If at time of application you purchased a non-forfeiture benefit option, you may instead elect to exercise that option. Please consult your Policy to determine whether you hold a non-forfeiture benefit option. Please contact our Client Services Department if you would like to discuss this or any other option.

Option 2: Contingent Nonforfeiture Limit Calculation and Limitations

The dollar maximum limit of Benefits available under Option 2 above is the greater of:

- 30 times the Daily Nursing Home Benefit in effect on the due date of the unpaid premium; or
- 100% of the sum of all Premiums paid for the Policy and all attached Riders, including the premiums paid prior to any changes in Benefits.

The Contingent Nonforfeiture benefit shortens how long your policy provides coverage. Your maximum daily benefits and elimination periods will remain at the levels in effect at the time you chose this benefit. If you have an inflation protection rider on your policy, your daily benefits will be frozen and will not continue to increase. The Benefit Rebuilder provision of the Policy will not rebuild benefits available under Option 2.

The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

Electronic Payment Methods

If you have authorized premium payments via electronic funds transfer, we will deduct the new premium from your bank account starting on the Rate Increase Effective Date on page 1. If your premium payment is made via a third-party account or online banking, you must contact your representative or bank prior to the next billing date in order to update the payment amount.

Policyholders with waived premiums

If your premiums are currently being waived, the new premium will also be waived until you are no longer eligible for waiver of premium, as stated in your policy. You will begin to pay the adjusted premium when you return to a premium paying status.

Sincerely, Fabiola Amaro Best FALU, FLMI, ACS, AIAA Senior Vice President and Chief Operating Officer



May 19, 2023

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Dismore,

Thank you for your correspondence via SERFF on 3/31/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. After review of the Company's rate increase request, the VA BOI recommends the following rate increase. 75% for policies with no inflation and 0% for policies with inflation.

The recommendation is based on the VA Regulatory requirements stated under 14VAC5-200 and the Present Value of Future Loss Test where the BOI actuary compared the present value of expected future loss under three scenarios: (1) original assumptions; (2) current assumptions and current premiums; and (3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase is less than that expected with no increase for policies with compound inflation. The opposite results were found for those policies with no inflation leading to the recommendation of allowing the 75% requested rate increase.

Should the Company accept this recommendation, please revise the Company Rate Information under the Rate/Rule Schedule and the proposed rate sheets for the Affected Form Number 80650 1/97 (VA) and 80880 (NTQ) 1/98 (VA).

In addition, please revise the Rate Request Summary, Actuarial Memorandum and supporting exhibits

The Company requests that the BOI reconsider their counteroffer to include a 75% rate increase for policies with compound inflation protection as well.

This request comes in light of a correction that the Company made to the ALR amounts stated in Question 2 of the "Response to Objection Dated 10/25/2022". The amounts previously provided included the ALR for paid-up policies. Given that the proposed rate increase is not applicable to paid-up policies, the Company believes that the BOI should only consider the ALR for premium-paying policies.

Please see the revised Objection 1 response <u>VA KIC LTC2 Objection 1 - Response - Revised 05.19.2023.pdf</u> for the updated ALR amounts.



Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA Associate Actuary Continental General Insurance Company 11001 Lakeline Blvd, Suite 120 Austin, Texas 78717



August 23, 2023

Bureau of Insurance State Corporation Commission PO Box 1157 Richmond, VA 23218

RE: Continental General Insurance Company

NAIC No: 71404

Rate Revision Filing on Individual Long-Term Care Insurance

Policy Forms: 80650 1/97, 80880 1/98 SERFF Tracking Number: GLTC-133439084

Dear Mr. Smith,

Thank you for your correspondence via SERFF on 8/23/2023 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. The Bureau is agreeable to approving the company's request of a 75% increase and accepts the company's offer to spread the increase over three years without adjusting for time value of money. In other words, the final premium after three years will be the same as if the adjustment was made at one time.

Please confirm acceptance by response to this objection.

The Company confirms acceptance and plans to implement the rate increase over three years as two phases of 28%, followed by one phase of 7% (75% cumulative). Please note, this implementation schedule is the same as the approved compound inflation rate increase schedule under the Company's prior approved rate filing #GLTC-133410195.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,

Madison P. Nahrup, ASA, MAAA

Associate Actuary

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120